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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 2 + enclosures

Subject: **(Ref : A110727) 新勢代危疾產品 -「泰然安心保」及「多重安心保」**
New Era of CI products – Executive Care Pro & Multiple Care Pro

為配合 Protection Gap Campaign，公司將為我們的客戶帶來一系列新勢代危疾產品，於 **2011 年 7 月 29 日**（首個申請日期）推出「**泰然安心保**」及「**多重安心保**」，這些產品具有以下重點，助你發展業務：

- 「多重安心保」提供高達 5 倍危疾保障（癌症賠償多達 3 次）
- 「多重安心保」提供多款限繳保費年期選擇（**市場獨有**）
- 增加至 61 種危疾及指定疾病保障（**市場最多**）
- 危疾個人最高投保額為 1 百萬美元（**市場最高**）
- 5 年保費繳付期的首年佣金 (FYC)增加至 20%
- 採用與市場看齊的新危疾定義及原狀權益 (Grandfathering)

有關產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

現有「易達安心保」的最後申請日期為 **2011 年 7 月 28 日**。

而現有「易達安心保」的保單持有人亦可選擇更改計劃為「**泰然安心保**」或「**多重安心保**」。有關詳情，請參閱**第九部分（第 22 頁）**。

產品銷售支援
如有任何疑問，您可以使用下列產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

In conjunction with the Protection Gap campaign, AIA is pleased to bring you a series of New Era of critical illness products for our customers. We are proud to present you **Executive Care Pro** & **Multiple Care Pro** which will be launched on **July 29, 2011** (the first application date), with the following key features:

- Multiple Care Pro provides up to 5 times Critical Illness coverage (up to 3 times for Cancer)
- Multiple Care Pro provides choices of limited pay premium terms **(Unique in market)**
- Increases to 61 Critical Illnesses and specified illnesses coverage **(Most in market)**
- Maximum per life issue limit is US$1M **(Highest in market)**
- FYC% of 5-pay will be increased to 20%
- Adopt the New CI definitions which is in line with market along with application of Grandfathering

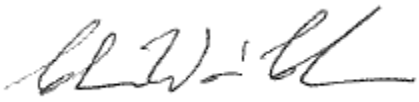
For product details and launch arrangements, please refer to the launch pack enclosed.

Existing Executive Care's last application date is **July 28, 2011**.

Plan change to Executive Care Pro or Multiple Care Pro is available to current Executive Care policyholders. For details, please refer to **Section IX (Page 24)**.

Launch Support
If you have any questions, you can make use of the following launch support:

- Visit the Health Attitude webpage at Agency Corner where you can find more interesting information on critical illness products or email your questions to hk.healthattitude@aia.com
- Call our CI Hotline via agency leaders at: (852) 3108 1638 (HK) / (853) 8988 1833 (Macau)

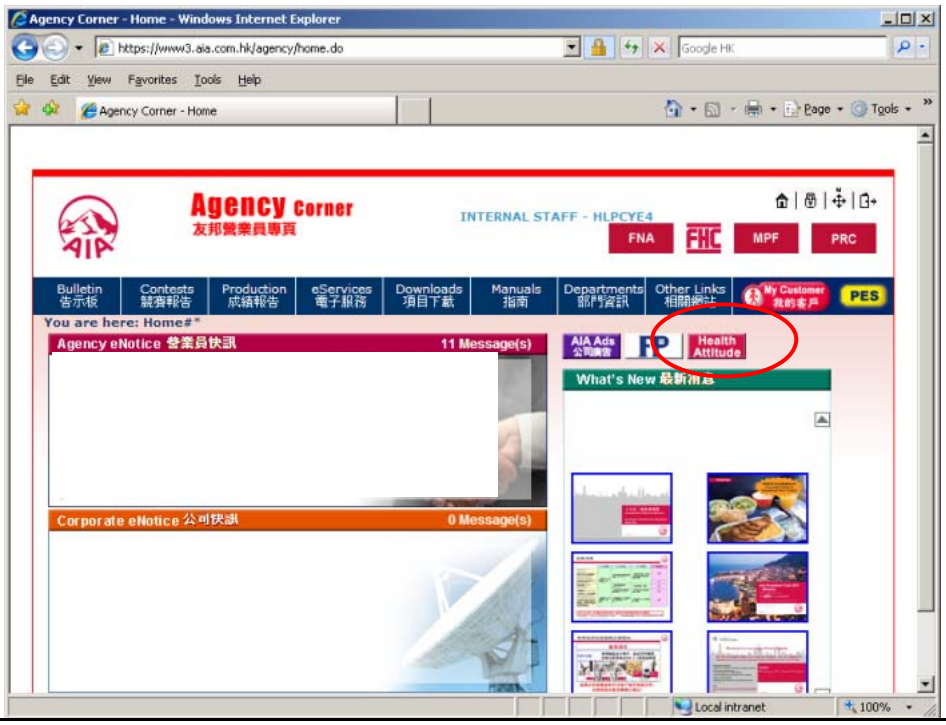


Chow Wai Chuen

Head of Product Strategy and Management

Note 注意:
"AIA" or "we" or "our" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

產品資料冊	• 中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處 • 營業員可於 2011 年 7 月 22 日前登入 AgencyCorner 下載電子版本產品資料冊
更新版本建議書系統 9.4	• 區域經理及以上級別，Manager-In-Charge 及區域總監之秘書 : 更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 **Help Desk 熱線 : 2881 3303 (香港) / 8988 1900 (澳門)** • 各營業辦事處 : 更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案 • 有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))
產品小冊子	■ 產品小冊子編號: 中文: PTA990087 (07/11) 英文: PTA990088 (07/11) • 印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處 • 營業員可於 2011 年 7 月 22 日前登入 AgencyCorner 下載電子版本產品小冊子
泰然新活 （一站式危疾及醫療產品資訊）	登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。 

Launch Arrangement

Launch Pack	• Chinese printed version will be delivered to Agency offices in Hong Kong & Macau on July 22, 2011 • The electronic version will be ready for download by Agents in Agency Corner before July 22, 2011
PGS 9.4	• Branch Manager and above level; Manager-In-Charge, and District Director's secretary – PGS 9.4 program will be ready for download at Agency Corner on July 22, 2011 afternoon. If there is any problem with the download/installation, please contact **Help Desk Hotline at 2881 3303 (HK) / 8988 1900 (Macau)** • Agency offices – The installation CD of PGS 9.4 version will be delivered to Agency offices on July 26, 2011. For urgent installation of PGS 9.4 program, please contact your branch manager or above level or Manager-In-Charge for the PGS 9.4 download file on/after July 22, 2011 • Installation procedures or other detailed arrangements regarding the release of PGS 9.4 version will be set out in a separate memo issued by PSM (memo ref no.: A110713(Hong Kong) / A110714(Macau))
Brochure	• PTA No.: Chinese: PTA990087 (07/11) English: PTA990088 (07/11) • Printed version will be delivered to all Agency offices in Hong Kong and Macau on July 22, 2011. • The electronic version will be ready for download by Agents in Agency Corner before July 22, 2011
Health Attitude (one stop shop containing information regarding the Critical Illness and Health products)	Login to Agency Corner and click on Health Attitude tab which will be refreshed before July 29, 2011. 

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銷售輔助摘要

一.「泰然安心保」 /「多重安心保」VS 「易達安心保」- 主要分別

產品	「易達安心保」(Ex-Care)	「泰然安心保」Executive Care Pro (ECP)	「多重安心保」Multiple Care Pro (MCP)
保費繳付期	5 / 10 / 15 / 18 / 25 年 / 至 55 歲 / 至 80 歲	5 / 10 / 15 / 18 / 25 年	5 / 10 / 15 / 18 / 25 年 市場獨有: 限繳保費多重危疾產品
危疾最高投保額*	成人（香港，澳門及內地人士）650,000 美元(以每個人計) 非受薪人士（例如：兒童及家庭主婦）（香港，澳門及內地人士）200,000 美元(以每個人計)	成人（香港，澳門及內地人士）1,000,000 美元(以每個人計) 非受薪人士（例如：兒童及家庭主婦 ）（香港，澳門及內地人士）300,000 美元(以每個人計) 市場最高	
最高繕發年齡	60	65 已提高	
受保危疾數目	52 項危疾及指定疾病 (47 項危疾 + 5 項指定疾病^)	61 項危疾及指定疾病 (56 項危疾+ 5 項指定疾病^) 市場最多 新增系統性紅斑狼瘡連狼瘡性腎炎及 8 種疾病#!	
危疾定義	舊	新(與市場看齊)	
延續附加契約	附加於「易達安心保 100」的附加契約於嚴重疾病賠償後終止	附加於「泰然安心保 100」或「多重安心保 100」的附加契約於嚴重疾病賠償後繼續生效 改良!	
可附加額外危疾保障	不適用	可附加特選危疾附加契約(ECIR Pro)及優越危疾保障附加契約(SCIR Pro) 改良!	
多重危疾賠償	不適用	不適用	● 高達 5 倍危疾保障 ● 癌症賠償多達 3 次 ● 以診斷日期計算 (癌症等候期為 5 年, 其他主要疾病等候期為 1 年) @ 市場獨有: 採用診斷日期

* 詳情請參閱附錄 1: C3 及 C4 部分

^ 4 項嚴重兒童疾病及 1 項女性有關的疾病(女性原位癌)

詳情請參閱第八部分 (b)

@ 多重賠償之間的等候期之詳情請參閱第五部分及第十部分常見問題第 2 條

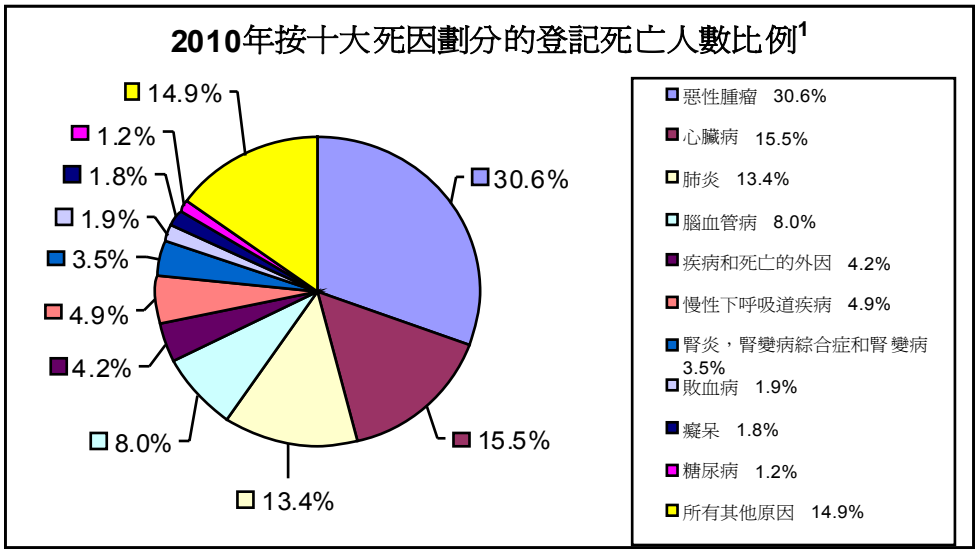
二. 危疾統計數字 及 目標客戶

(a) 危疾統計數字

- 惡性腫瘤、心臟病、肺炎及腦血管病是都市人頭號 4 大殺手。在 2010 年因這 4 種危疾而導致死亡的人數佔總死亡人數達 **68%**[1]
- 每 5 個香港人就會有 1 個人於 75 歲前患上不同形式的癌症 [2]

癌症

■ 癌症是香港的頭號殺手，因患上癌症而離逝的人數佔總死亡人數高達 30.6%[1]！

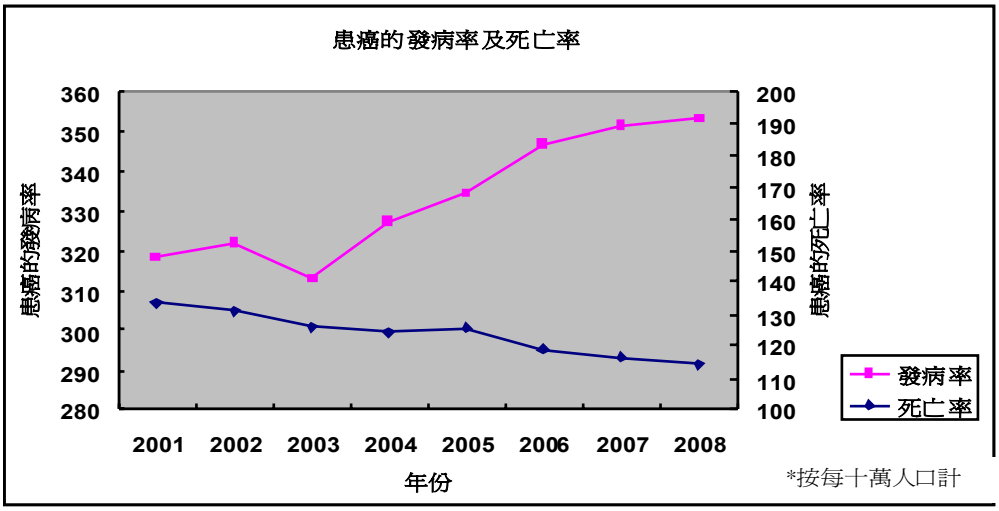


■ 其中，兩性患上癌症的種類是略有所不同。

	首三位常患的癌症 [3]	趨勢 - 2003 年至 2007 年期間 [3]
男性	肺癌、結直腸癌及前列腺癌	男性患上肺癌的升幅有 3.6%，而患上結腸癌的更達 29.2%的增幅
女性	乳癌、結直腸癌及肺癌	女性患上乳癌和結腸癌更分別有 23.7%和 17.5%的增幅

■ 而香港過去數年因患癌入院的人數不斷遞增，由 2005 年的 82,465 人次上升至 2009 年 128,978 人次，增幅達 56%[3]。

■ 雖然患癌的人數不斷上升，但猶幸醫學昌明，患者可以接受先進的抗癌療程及服用優質的藥物，促使相關的死亡率逐年下降。



- 現今的醫學科技既然能夠提升患癌後的存活率，因此一份能夠提供足夠保障額的保險，可以令到患者安心對抗頑疾！

心臟病/中風 [4]

- 調查發現有超過一半以上的受訪者的血管年齡比實際年齡高出 5 年或以上，其中有 27%受訪者的血管年齡更高逾實際年齡 10 年。
- 血管年齡越高代表血管硬化程度亦越高，而且心血管老化會增加患上心肌梗塞或冠心病的風險，腦血管老化會增加中風的風險。

治療危疾所需要的開支

- 雖然患上危疾的人數有上升的現象 [3]，但相比昔日的醫療水平，現今患上危疾後可以接受較佳的治療方法，使患病後的存活率上升。誠然，治療危疾費用不是一個小數目，更遑論因長期接受治療而不能工作帶來的收入損失，其間尚要面對經濟上的負擔（如子女教育、供養父母等）。例如：
  - 治療大腸癌的首兩年治療費用平均可高達 HK$700,000[5]
  - 心臟搭橋手術收費高達 HK$398,000[6]
  - 治療乳癌的化療、電療的費用約為 HK$300,000 至 HK$500,000，但若進入後期，治療費用更高達 HK$1,000,000 至 HK$2,000,000[7]

詳情可參閱 Agency Corner 內泰然新活(Health Attitude)的危疾統計資料。

資料來源：

[1] 衛生署編制的「香港健康數字一覽」(2010 年編制)

[2] 醫院管理局香港癌症資料統計中心 2010 年 11 月，根據 2008 年癌症統計研究

[3] 醫院管理局統計報告(2009 – 2010) – 表 1.6「二零零五至二零零九年按選定疾病類別劃分的發病及死亡數字」

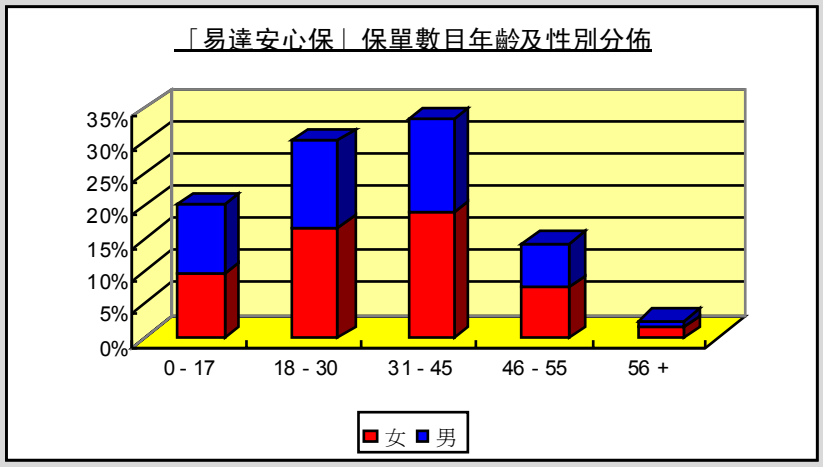
[4] 由香港基層醫護基金所立的「心血管聯盟」於 2010 年 11 月至 2011 年 5 月期間向 160 名香港市民進行「血管年齡檢測」

[5] 香港癌症基金會免費癌症資訊 (瀏覽日期：2011 年 7 月)

[6] 仁安醫院網頁之服務收費 (瀏覽日期：2011 年 2 月 25 日)

[7] 「乳癌治療費用昂貴」– 頭條日報 (2009 年 9 月 20 日)

(b) 目標客戶

「易達安心保」銷售統計數字	 *根據 12 個月截至 2011 年 5 月新業務個案計算。*	**「易達安心保」**於 31 至 45 歲的年輕組別中較受歡迎。其中女性受保人比男性受保人稍多。
目標客戶特色	**照顧您的孩子**	• 為孩子預備全面的保障：危疾、人壽、儲蓄。 • 父母想確保就算他們的孩子不幸患上危疾時，可享有較優質的醫療服務，於康復後，也可繼續得到危疾保障。
	照顧您的需要	• 希望在年輕經濟能力較好時，以限期供款獲得一份全面的保障。 • 不幸患上危疾時，可享有較優質的醫療服務。
	照顧您的家人	• 家庭支柱，需要履行家庭責任。 • 不希望因危疾相關的醫療費用、不能工作引起的收入損失而影響家人的生活。

三.「泰然安心保」及「多重安心保」的銷售重點

<table>
<tr><th>「泰然安心保」</th><th>「多重安心保」</th></tr>
<tr><td>● 危疾保障
市場最多

「泰然安心保」提供多達 61 種危疾及指定疾病保障（53 種嚴重疾病、3 種非嚴重疾病及 5 種指定疾病+）至 100 歲^，指定疾病包括特別為兒童及女性有關的疾病所提供之專門保障（當中包括原位癌保障），讓客戶有充足的經濟支援，盡早接受優質治療，安心休養。</td><td>● 多重危疾保障
「多重安心保」讓客戶最高可享多達 5 倍危疾保額(其中最多 3 次癌症賠償)：「多重安心保」除包括「泰然安心保」的保障範圍外，更可享有多重危疾保障至 85 歲（第 2 重至第 5 重涵蓋 51 種嚴重疾病），讓客戶可享多重保障，毋須擔心再次罹患危疾而保障不足。
於「多重安心保」第 1 重嚴重疾病賠償後，客戶毋須繳付保費，仍可享第 2 至第 5 重之嚴重疾病賠償。
有關詳情請參閱第五部分及第十部分常見問題第 1 及 2 條。

● 等候期根據診斷日期起計算
市場獨有

「多重安心保」的等候期是根據診斷日期計算*，反觀市場上同類產品的等候期則由完成治療後才開始計算。等候期縮短了，讓客戶可以盡早獲得賠償，盡快接受治療。
有關詳情請參閱第五部分及第十部分常見問題第 2 條。</td></tr>
<tr><td colspan="2">● 限期繳費 - 多達 5 種保費年期
市場獨有

我們提供 5 種保費繳付年期選擇。此外，我們提供限繳保費多重危疾產品讓客戶計劃理財預算更得心應手。
<table>
<tr><td>保費繳付年期</td><td>5 年</td><td>10 年</td><td>15 年</td><td>18 年</td><td>25 年</td></tr>
<tr><td>受保人的
投保年齡</td><td colspan="3">0 – 65</td><td>0 – 62</td><td>0 – 55</td></tr>
</table></td></tr>
<tr><td colspan="2">● 儲蓄回報吸引
就回報率而言，我們現時是市場領導者#。我們提供保證現金價值、週年紅利(非保證)及期滿紅利(非保證)。</td></tr>
<tr><td colspan="2">● 全面保障加上附加契約的延續
■ 提供 3 種不同的危疾保障選擇：分別為原有基本保額的 50%、80%或 100%，以適應不同的需要。
■ 全面的附加契約選擇：以滿足客戶對意外、危疾和醫療保障的需求。特別是特選危疾附加契約(ECIR Pro)及優越危疾保障附加契約(SCIR Pro)亦可供選擇以增加危疾保障。
■ 延續附加契約：即使選擇了計劃 100 及其後因嚴重疾病而獲賠償，只須繼續繳交附加契約保費，該等附加契約(包括住院附加契約)仍會繼續生效。</td></tr>
</table>

+ 4 項嚴重兒童疾病及 1 項女性有關的疾病(女性原位癌)
^ 於 53 項受保嚴重疾病中，「不能獨立生活」的保障期至 65 歲終止。嚴重兒童疾病的保障期至 18 歲終止
* 除同一器官發生癌症復發外，須由癌症清除日開始計算
# 以 40 歲及 10 歲非吸煙男性，於第 10 年至第 30 年年度完結時（每個五年期）18 年保費繳付年期 MCP 的每年回報

四. 銷售故事

(a) 保障銷售故事 - 收入補償

(以下所有數字乃假設數字並僅供說明之用)

性名	:	張先生
投保年齡	:	38
職業	:	資訊科技經理
年收入	:	港幣 400,000 元
特色	:	• 小康之家 • 非吸煙者 • 父母已退休，妻子及 2 名兒女

- 他的薪金提供家庭生活
- 銀行儲蓄約 20 萬港幣
- 現有生效危疾保單的投保額為 50,000 美元

萬一患上癌症（例如：腸癌）的費用估計			
有關醫療費用	6 周抗癌療程醫藥費	港幣$	340,000
	私家住院、醫療及手術等費用	港幣$	250,000
	康復後補品/藥膳開支（1 年）	港幣$	60,000
因長期治療，不能工作，但仍需履行家庭責任	供樓、債務等開支（1 年）	港幣$	110,000
	子女教育學費及課外活動費用（1 年）	港幣$	60,000
	照顧父母（1 年）	港幣$	90,000
	其他家庭開支（1 年）	港幣$	90,000
總支出共達		港幣$	1,000,000

所需保額為：約 1,000,000 港幣（約 130,000 美元）。

雖然張先生已經有一個投保額 50,000 美元的危疾保單，但是他需要的保障實際約 130,000 美元。因此，他可以購買「泰然安心保 100」保單，投保額至少 80,000 美元，

「泰然安心保」可怎樣幫忙？

- 萬一患上危疾，可支付有關醫療費用給張先生，並補償張先生因長期接受治療而不能工作的收入損失，卻仍需要履行的家庭責任
- 限期保費令財政更有預算
- 享有吸引的儲蓄回報(如張先生未曾提出索償)

建議計劃	「泰然安心保 100」 (18 年)
投保額	80,000 美元
年繳保費	$2,147.2 美元(大約港幣 16,747 元 [3])
年繳保費 (以年收入的百分比計算)	4%
如果張先生未曾提出索償，於 58 歲時的總現金價值	49,996[2] 美元 VS. 38,650 美元總年繳保費

[1]總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有) 。[2]此總現金價值乃假設數值而並非保證。

[3] 1 美元 ： 7. 8 港幣

(b) 「多重安心保」保障銷售故事 –多重危疾保障

(以下所有數字乃假設數字並僅供說明之用)

性名	:	黃小朋友
投保年齡	:	4
父母年收入	:	港幣 850,000 元

情況

- 黃小朋友於 8 歲時被診斷患上白血病(一種癌症)。並獲得了危疾賠償用作醫療費用
- 一旦支付了危疾利益，保單便會終止
- 雖然黃小朋友已康復，但由於過往的危疾病歷，父母不能再次為他購買危疾保單

「多重安心保」可怎樣幫忙?

- 於支付白血病（1 重嚴重疾病）賠償後，隨後依然可享多達 4 重危疾保障（每重的賠償額都是相同）至 85 歲
- 而隨後「多重安心保」的保費將獲豁免
- 只須繼續繳交保費，住院附加契約仍會繼續生效，以備黃小朋友以後其他醫療之需

建議計劃	「多重安心保 100」（10 年）
投保額	200,000 美元
年繳保費(「多重安心保」)	4,006 美元(大約港幣$31,247 元 [3])
年繳保費(以父母年收入的百分比計算)	3.7%
如果黃小朋友未曾提出索償，於 24 歲時的總現金價值 [1]	52,237 美元 [2] VS. 40,060 美元總年繳保費(「多重安心保」)

[1]總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有) 。

[2]此總現金價值乃假設數值而並非保證。

[3] 1 美元 : 7.8 港幣

產品特色摘要

五.「多重安心保」介紹

「多重安心保」讓您最高可享多達 5 倍危疾保額:「多重安心保」除包括「泰然安心保」的保障範圍外，更可享有多重危疾保障至 85 歲（第 2 重至第 5 重涵蓋 51 種嚴重疾病^），讓您可享多重保障，毋須擔心再次罹患危疾而保障不足。

「多重安心保」賠償圖解:

- 第 1 重之嚴重疾病賠償可來自 53 種嚴重疾病（詳見第八部分（c）項所示）
- 第 2 重至第 5 重之嚴重疾病賠償可來自被劃分為 5 個類別的 51 種嚴重疾病^(詳見第八部分（c）項所示)，每重嚴重疾病賠償必須來自不同類別，每類嚴重疾病組別只可索償一次（癌症賠償不在此限制內）。**等候期適用於不同賠償之間(請參見下一頁)**
- 5 重嚴重疾病賠償中最高可達 3 重癌症賠償
- 當第 1 重危疾保額賠償後，非嚴重疾病賠償、嚴重兒童疾病賠償、男性癌症賠償及女性原位癌賠償將會自動終止(無論曾經賠償與否)
- 基本保單之現時基本保額將會因扣除任何已支付的預支保額賠償而減少，而保證之現金價值、將來的非保證週年紅利及非保證期滿紅利亦會根據現時基本保額 相應減少。如選擇計劃 100，當調整後之現時基本保額在因減去所有已支付的預支保額賠償達至零以後，保證之現金價值亦會根據現時基本保額減至零；將來的週年紅利及期滿紅利亦不會獲派發
- 「多重安心保」將額外提供原有基本保額的 5%，4%或 2.5%作為特惠恩恤金予計劃 100、計劃 80 或計劃 50。此特惠恩恤金不會受任何已支付的預支保額賠償或多重危疾賠償而減少。



多重賠償的運作詳情請參閱**第十部分常見問題第 1 及 2 條**。

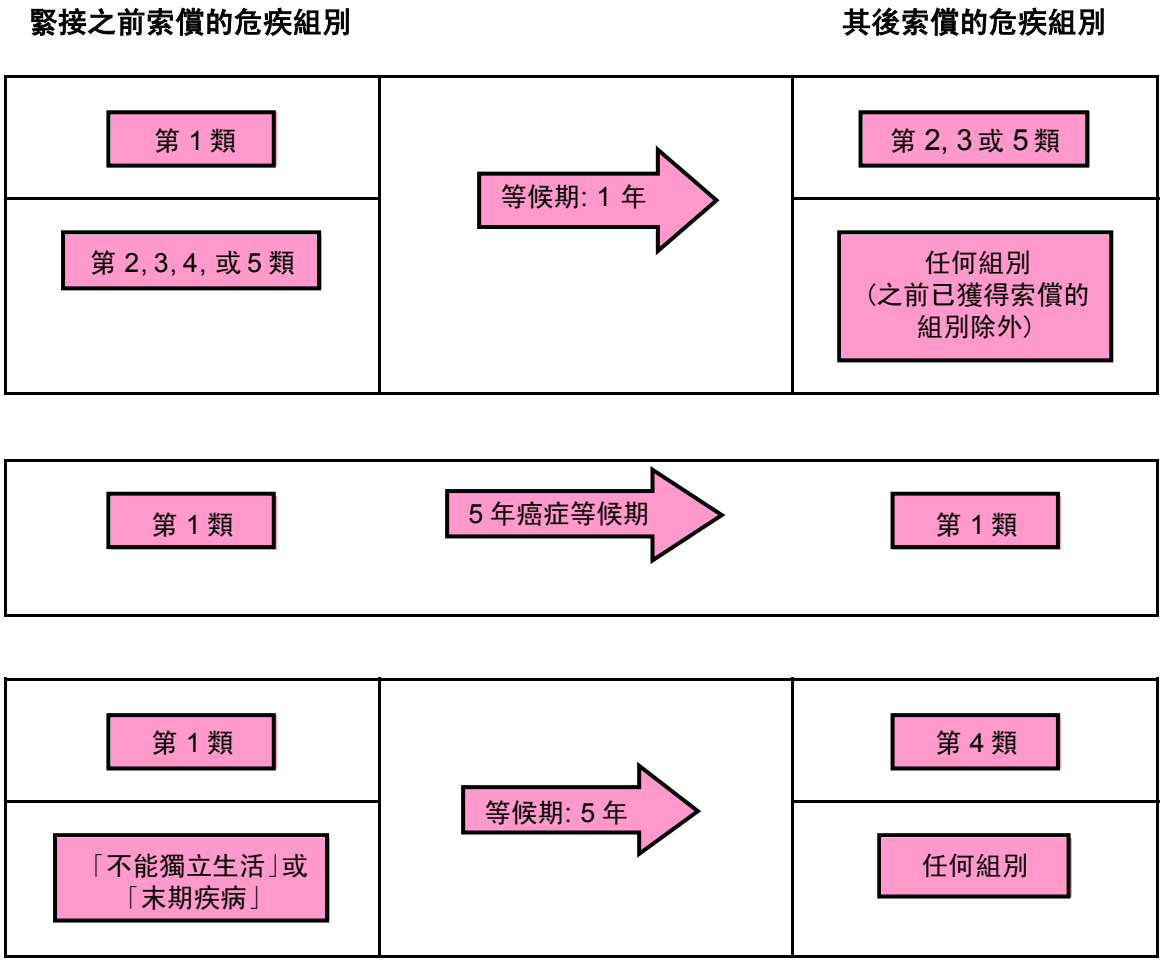
^ 「不能獨立生活」或「末期疾病」並不在第 2 至第 5 重多重危疾保障範圍內。受保人被診斷患上第 2 至第 5 重嚴重疾病後須生存最少 15 日。

5 個危疾類別舉例:

第 1 類 癌症 癌	**第 4 類 :與主要器官相關之疾病** 腎衰竭、末期肺病、 系統性紅斑狼瘡連狼瘡性腎炎…
第 2 類 ： 與心臟相關之疾病 心肌病、冠狀動脈手術、心臟病、 心瓣置換及修補、傳染性心內膜炎…	**第 5 類 ： 其他嚴重疾病** 嚴重燒傷、失明、 嚴重類風濕性關節炎、 壞死性筋膜炎（俗稱食肉菌感染）…
第 3 類 ： 與神經系統相關之疾病 中風、昏迷、柏金遜症…	

5 個類別的 53 種嚴重疾病詳見第八部分（c）項所示

等候期適用於索償之間:



以上等候期均以診斷日期起開始計算（除同一器官發生癌症復發外，須由癌症清除日開始計算），有關多重賠償等候期的詳情，請參閱**第十部分常見問題第 2 條**。

無論兩次癌症之間有否其他危疾賠償，第二次癌症的索償也需要有「5 年癌症等候期」。

多重賠償產品特點市場比較一覽

	友邦 「多重安心保」	保記 「智選」 危疾終身保計劃 + 「多重保」危疾保障計劃(附約)	國記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障(附約)	宏記 活得精彩危疾保	IN 記 「好安守」 危疾保障計劃 + 好安守 多重保障(附約)
基本計劃包含多重賠(Packaged), 附加契約 或備用保障權益(buyback option)?	**基本計劃包含多重賠償(Packaged)**	附加契約	附加契約	備用保障權益(Buyback option)	附加契約
保費繳付期 (多重賠償)	**已包含於基本計劃 5/10/15/18/25 年**	至 85 歲	至 85 歲	沒有多重危疾保障。 提供備用保障權益: 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(達 2 次)。 Exclusions 及 pre-existing conditions 可適用於新購買的保單。	至 100 歲
保障至(歲)	**85**	85	85		100
保障疾病數目(多重賠償)	**51**	49	49		42
危疾組別*	**5 個組別中 心臟病、中風及腎衰竭分別於不同組別**	5 個組別中 心臟病、中風及腎衰竭分別於不同組別	5 個組別中 心臟病、中風及腎衰竭分別於不同組別		5 個組別中 心臟病、中風及腎衰竭位於同一個組別*
最高危疾賠償數目 (包括首次危疾賠償)	**5**	3	5		3
最高癌症賠償數目 (包括首次癌症賠償)	**3**	2	3		3
最高繕發年齡	**65**	65	65		65
危疾最高投保額	**1,000,000 美元**	750,000 美元	750,000 美元		500,000 美元
癌症等候期	• **診斷日期起計 5 年(癌症發生於不同器官)** • **癌症清除日@起計 5 年(癌症發生於相同器官)**	完成治療後 5 年	完成治療後 5 年		完成治療後 5 年
生存期(天)	• **沒有(第 1 重)** • **15 (第 2 至 5 重)**	30	30		30

* 由於每類嚴重疾病組別只可索償一次（癌症賠償不在此限制內），若受保人在符合其他保單條件下罹患心臟病、中風及腎衰竭，而這些嚴重疾病是分別於不同組別中，即代表可獲賠償 3 次。以 IN 記為例，心臟病、中風及腎衰竭位於同一個組別，受保人若罹患其中 1 項，該組別則不能再被索償。

@ 癌症清除日是指當醫學報告表明受保人的身體再沒有出現癌症的任何徵狀、病徵的時候。請參閱第十部分常見問題第 2 條內**相同器官癌症的「五年癌症等候期」應用示例**。

友邦「多重安心保」優勝一覽:

- 提供市場獨有限繳保費繳付期選擇
- 提供最多保障疾病數目
- 提供最多次危疾賠償（跟其中一個競爭對手一樣）
- 提供最高個人危疾投保額
- 癌症等候期在市場上最早開始計算。競爭對手使用的「完成治療日期」可能比較難界定。
- 第二至第五重嚴重疾病賠償之生存期在市場上最短

有關「泰然安心保」及「多重安心保」的詳細比較，請參閱**附錄 2**。

六. 保費率及佣金

「泰然安心保」100 / 80 / 50 的保費相比「易達安心保」100 / 80 / 50

保費繳付期	計劃 100	計劃 80	計劃 50
10 / 15 / 18 / 25 年	約 1.5%	約 1.2%	約 0.8%
5 年*	約 1.5%至 3.5%	約 1.2%至 3.2%	約 0.8%至 2.8%

*同時，5 年保費繳付期的 FYC 由 15%增加至 20%。

保費變化不影響已生效的「易達安心保」保單。

「多重安心保」保費率與「泰然安心保」的比較

18 年繳、非吸煙男性、計劃 100 的保費率(以每 1,000 元基本保額計算)

繕發年齡	(1)「泰然安心保」 100	(2) 「多重安心保」 100	(2) / (1)
5	10.01	13.72	137%
15	13.10	17.68	135%
25	17.34	23.09	133%
35	24.24	30.91	128%
45	35.25	42.17	120%
55	52.11	59.40	114%
60	68.26	76.33	112%

18 年繳、非吸煙女性、計劃 100 的保費率(以每 1,000 元基本保額計算)

繕發年齡	(1)「泰然安心保」 100	(2) 「多重安心保」 100	(2) / (1)
5	9.74	13.55	139%
15	12.54	17.23	137%
25	16.73	22.77	136%
35	23.33	30.58	131%
45	33.24	40.71	122%
55	48.00	55.83	116%
60	60.16	68.75	114%

「泰然安心保」及「多重安心保」佣金

除了 5 年繳付期的 FYC外，基本計劃佣金和「易達安心保」一樣。

保費繳付期	保單年度		
	第 1 年	第 2 年	第 3 年至第 6 年
5 年	20%	3%	3% (適用於第 3 年至第 5 年)
10 年	29%	5%	3%
15 年	39%	10%	3%
18 年	50%	10%	3%
25 年	54%	15%	3%

第 1 年的佣金由 15% 增加至 20%

有關其他附加契約的佣金，請參閱**附錄 1， F. 佣金**。

以下為基本計劃保費如何分配成 Life 及 A&H保費：

上板數 (Production Count)

「泰然安心保」

	計劃 50	**計劃 80**	**計劃 100**
Regular Premium – Life	85%	78%	73%
Regular Premium – A&H (FYP 及 FYC計算入 Clubs & Awards 及 Agency Challenges)	15%	22%	27%

「多重安心保」

	計劃 50	**計劃 80**	**計劃 100**
Regular Premium – Life	72%	62%	56%
Regular Premium – A&H (FYP 及 FYC計算入 Clubs & Awards 及 Agency Challenges)	28%	38%	44%

保單數目(Case Count)

每張「泰然安心保」或「多重安心保」保單會計 1 個 Life Case Count 及 1 個 A&H Rider Case Count。

七. 市場回報比較

根據以下數字^，我們在市場上**具競爭力**。

「泰然安心保」、男性非吸煙、40 歲 (以投保額 50,000 美元計):

	友邦 「泰然安心保」	保記 「智選」 危疾終身保計劃	國記 康逸嚴重疾病 保障	宏記 活得精彩危疾保	IN 記 「好安守」危疾 保障計劃
保費繳付期	**18**	20	20	20	20
年繳保費	**$1,462**	$1,474.5	$1,345	$1,558.5	$1,390.5
於第 30 年的保證回報率	**0.51%**	-0.25%	0.00%	0.00%	0.00%
於第 30 年的總回報率	**3.74%**	2.76%	2.51%	3.11%	3.37%
總回本期(年)	**第 18 年**	第 20 年	第 23 年	第 20 年	第 23 年

「泰然安心保」、男性非吸煙、10 歲 (以投保額 50,000 美元計):

	友邦 「泰然安心保」	保記 「智選」 危疾終身保計劃	國記 康逸嚴重疾病 保障	宏記 活得精彩危疾保	IN 記 「好安守」危疾 保障計劃
保費繳付期	**18**	20	20	20	20
年繳保費	**$568.5**	$637.5	$523	US$802	$544.5
於第 30 年的保證回報率	**1.93%**	-0.25%	0.02%	0.00%	0.00%
於第 30 年的總回報率	**4.85%**	3.42%	3.46%	3.53%	3.79%
總回本期(年)	**第 17 年**	第 19 年	第 22 年	第 20 年	第 22 年

^ 註：資料乃根據各公司於 2011 年 6 月 30 日之建議書資料。 “保證回報率” 數值乃根據建議書內的保證之現金價值和保費總和計算；“總回報率” 數值乃根據建議書內的總現金價值和保費總和計算。”總回本期”是指在該保單年度完結時，現金總值[即保證之現金價值加上累積紅利(如有)及期滿紅利(如有)]首次等於或大於已付保費總和之保單年度。數值可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有) 。

「多重安心保」、男性非吸煙、40 歲 (以投保額 50,000 美元計):

	友邦 「多重安心保」	保記 「智選」危疾終身保計劃 + 「多重保」危疾保障計劃 (附約)	國記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障 (附約)	IN 記 「好安守」危疾保障計劃 + 好安守多重保障(附約)
保費繳付期	**18**	20	20	20
保費繳付期 (多重保障附約)	**不適用**	至 85 歲	至 85 歲	至 100 歲
基本計劃年繳保費	**$1,803**	$1,474.5	$1,345	$1,390.5
多重保障附約年繳保費	**不適用**	$346^	$340^	$336^
總年繳保費	**$1,803**	$1,820.5	$1,685	$1,726.5
於第 30 年的保證回報率	**-0.47%**	-1.87%	-1.71%	-1.64%
於第 30 年的總回報率	**2.77%**	1.38%	1.02%	2.00%
總回本期(年)	**第 20 年**	第 24 年	第 25 年	第 25 年

「多重安心保」、男性非吸煙、10 歲 (以投保額 50,000 美元計):

	友邦 「多重安心保」	保記 「智選」危疾終身保計劃 + 「多重保」危疾保障計劃 (附約)	國記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障 (附約)	IN 記 「好安守」危疾保障計劃 + 好安守多重保障(附約)
保費繳付期	**18**	20	20	20
保費繳付期 (多重保障附約)	**不適用**	至 85 歲	至 85 歲	至 100 歲
基本計劃年繳保費	**$778.5**	$637.5	$523	$544.5
多重保障附約年繳保費	**不適用**	$133.5^	$133^	$110.5^
總年繳保費	**$778.5**	$771	$656	$655
於第 30 年的保證回報率	**0.47%**	-1.70%	-1.69%	-1.39%
於第 30 年的總回報率	**3.40%**	2.22%	2.02%	2.64%
總回本期(年)	**第 20 年**	第 22 年	第 24 年	第 23 年

^有關保費將會繼續收取直至保障期完結。

保證回報率、總回報率及收支平衡年

「泰然安心保」 / 「多重安心保」於第 30 年的保證回報率及總回報率均高於所有主要競爭對手。而總回本年期均早於所有主要競爭對手。

更詳細之比較可參閱**附錄 2**。

聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

八. 新危疾定義

(a) 新危疾定義

採用新危疾定義的目的:

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊定義	新定義	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況**。 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察。 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I(Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響已生效的「易達安心保」保單。

有關新舊危疾定義分別之詳情，請參閱**第十部分常見問題第 4 條**。

(b) 全新受保的疾病

✓ - 受保的疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經麻痺症 (Progressive Supranudear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	20%
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類型劃分的疾病數目	友邦	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部分賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料。以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

(c) 保障疾病一覽表

(i) 一次過預支保額賠償的危疾（嚴重疾病）

第 1 類 癌症

1. 癌

第2類 與心臟相關之疾病

2. 心肌病
3. 冠狀動脈手術
4. 心臟病
5. 心瓣置換及修補
6. 傳染性心內膜炎
7. 其他嚴重的冠狀動脈疾病
8. 肺動脈高血壓（原發性）
9. 主動脈手術

第 3 類 與神經系統相關之疾病

10. 亞爾茲默氏病 / 不可還原之器質性腦退化疾病
11. 植物人
12. 細菌性腦（脊）膜炎
13. 良性腦腫瘤
14. 昏迷
15. 腦炎
16. 偏癱
17. 嚴重頭部創傷
18. 運動神經原疾病
19. 多發性硬化症
20. 肌營養不良症
21. 癱瘓
22. 柏金遜症
23. 脊髓灰質炎
24. 進行性核上神經痲痺症
25. 嚴重重症肌無力
26. 中風

第 4 類 與主要器官相關之疾病

27. 急性壞死及出血性胰腺炎
28. 再生障礙性貧血
29. 慢性肝病
30. 末期肺病
31. 暴發性病毒性肝炎
32. 腎衰竭
33. 主要器官移植
34. 腎髓質囊腫病
35. 系統性紅斑狼瘡連狼瘡性腎炎
36. 系統性硬皮病

第 5 類 其他嚴重疾病

37. 因輸血而感染愛滋病
38. 失明
39. 慢性腎上腺功能不全（即阿狄森氏病）
40. 庫賈氏病
41. 伊波拉
42. 象皮病
43. 失聰
44. 失去一肢及一眼
45. 喪失語言能力
46. 失去兩肢
47. 嚴重燒傷
48. 壞死性筋膜炎（俗稱食肉菌感染）
49. 因職業感染人體免疫力缺乏病毒(HIV)
50. 嗜鉻細胞瘤
51. 嚴重類風濕性關節炎
52. 不能獨立生活(保障期至65歲終止)^
53. 末期疾病^

^「不能獨立生活」或「末期疾病」並不在第 2 至第 5 重多重危疾保障範圍內。

(ii) 限制預支保額賠償的疾病

非嚴重疾病：

54. 須作手術之腦動脈瘤
55. 早期甲狀腺癌(TNM評級為T1N0M0級別)
56. 血管成形術及其他冠狀動脈疾病之創傷性療法

嚴重兒童疾病保障包括：

1. 胰島素依賴型糖尿病
2. 斯蒂爾病
3. 俱心臟併發症的川崎病
4. 成骨不全症第三型

女性原位癌保障包括以下原位癌：

1. 乳房
2. 子宮頸(第三階段的子宮頸表層細胞癌變(CIN III)或原位癌(CIS))
3. 子宮
4. 卵巢
5. 輸卵管
6. 陰道或外陰

(iii) 額外賠償的疾病

男性癌症保障包括：

1. 前列腺癌(TNM評級為T1c或以上級別)
2. 睾丸癌

九. 現有「易達安心保」客戶的安排

(a) 原狀權益(Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子：

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

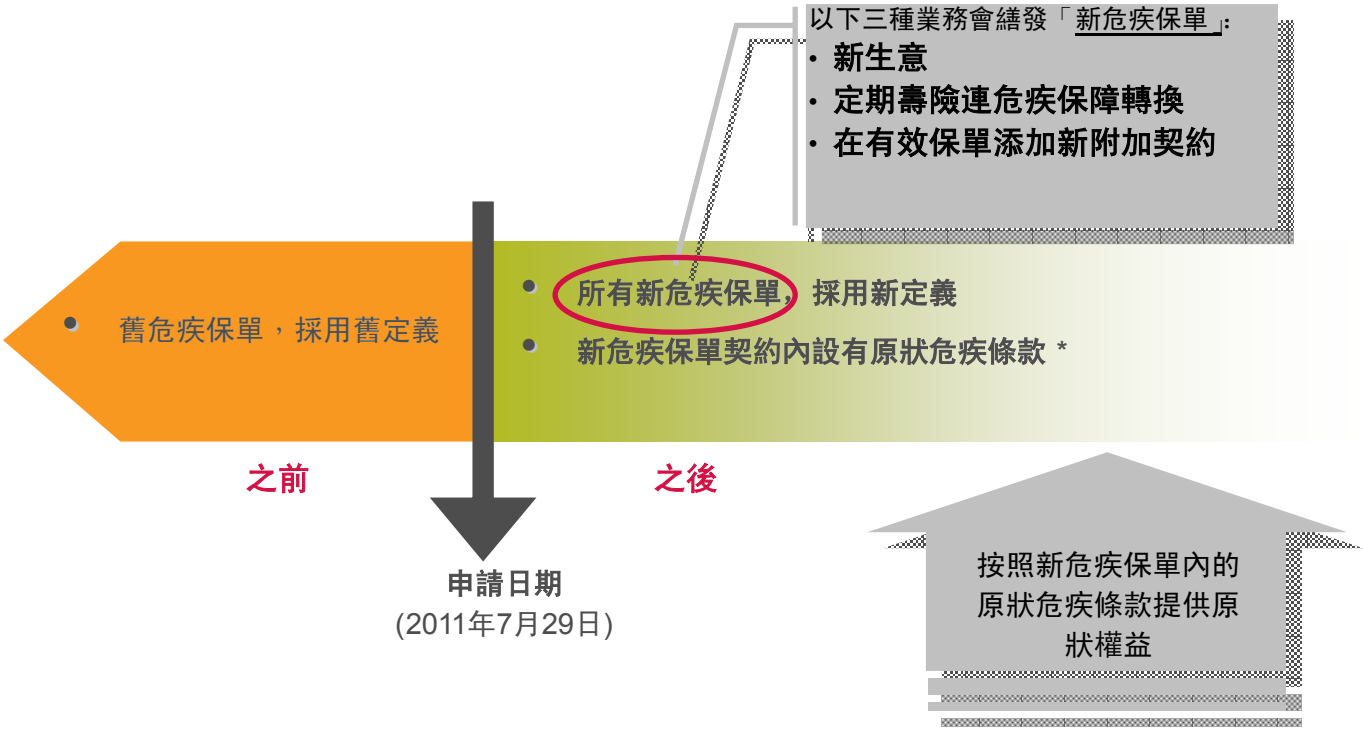


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



 # 原狀權益並不適用於「多重安心保」的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Health 100, PHP, etc….

有關原狀權益的細則及詳情，請參閱**常見問題第 9 至第 15 條**及**保單契約**。

(b) 由「易達安心保」轉為新計劃 (Plan Change)

*****須於 2011 年 11 月 30 日前申請*****

<table>
<tr><th colspan="2">現存保單</th><th>轉為
「多重安心保」</th><th>轉為
「泰然安心保」</th></tr>
<tr><td>於 2010 年 12 月 1 日或之後申請的「易達安心保」計劃</td><td>• 醫療評級為 50% 或以下
+
• 之前<u>並非</u>轉換至「易達安心保」
+
• <u>沒有</u> Exclusions</td><td>• 只須披露健康狀況*
• 須承認了解新危疾定義之分別*</td><td rowspan="2">• <u>毋須</u>核保
• 須承認了解新危疾定義之分別*</td></tr>
<tr><td colspan="2">所有其他「易達安心保」計劃包括:
• 之前轉換至「易達安心保」
• 醫療評級超過 50%
• 於 2010 年 12 月 1 日前申請的「易達安心保」計劃
• 有 Exclusions</td><td>• 須通過核保
• 須承認了解新危疾定義之分別*</td></tr>
</table>

- 8項新受保危疾會有90日的等候期
- 客戶需繳交保費差額連利息
- 必須將整份保單轉換為新計劃，不可作部份轉換

* 有關「易達安心保」轉換至「泰然安心保」 / 「多重安心保」的聲明書樣本，請參閱**常見問題第 16 條**。有關其他詳情，請參閱**附錄 1，E 保戶服務行政指引**。

(c) 由定期保險(連危疾保障)轉入為新計劃 (Term Conversion)

定期保險(連危疾保障)轉入	「泰然安心保」	「多重安心保」
	● 不用核保 ● 8 項新受保危疾會有 90 日的等候期 ● 須承認了解新危疾定義之分別 ● 其他跟隨現行轉換規則	● 須核保才可轉換為「多重安心保」 ● 8 項新受保危疾會有 90 日的等候期 ● 須承認了解新危疾定義之分別 ● 體檢要求及財務核保要求須跟隨核保規則內列明的要求(「多重安心保」危疾保額的 1.5 倍計算)

有關其他詳情，請參閱**附錄 1，E 保戶服務行政指引。**

十. 常見問題

(a) 與多重危疾賠償有關的常見問題

Q1:「多重安心保」多重賠償保障有多少種嚴重疾病?

答: 多重賠償所保障的 51 種嚴重疾病被劃分為以下「危疾組別一覽表」內 5 個類別。

第 1 類 癌症	**第 4 類 與主要器官相關之疾病**
1. 癌	27. 急性壞死及出血性胰腺炎 28. 再生障礙性貧血 29. 慢性肝病 30. 末期肺病 31. 暴發性病毒性肝炎 32. 腎衰竭 33. 主要器官移植 34. 腎髓質囊腫病 35. 系統性紅斑狼瘡連狼瘡性腎炎 36. 系統性硬皮病
第2類 與心臟相關之疾病	
2. 心肌病 3. 冠狀動脈手術 4. 心臟病 5. 心瓣置換及修補 6. 傳染性心內膜炎 7. 其他嚴重的冠狀動脈疾病 8. 肺動脈高血壓（原發性） 9. 主動脈手術	
第 3 類 與神經系統相關之疾病	**第 5 類 其他嚴重疾病**
10. 亞爾茲默氏病 / 不可還原之器質性腦退化疾病 11. 植物人 12. 細菌性腦（脊）膜炎 13. 良性腦腫瘤 14. 昏迷 15. 腦炎 16. 偏癱 17. 嚴重頭部創傷 18. 運動神經原疾病 19. 多發性硬化症 20. 肌營養不良症 21. 癱瘓 22. 柏金遜症 23. 脊髓灰質炎 24. 進行性核上神經痲痺症 25. 嚴重重症肌無力 26. 中風	37. 因輸血而感染愛滋病 38. 失明 39. 慢性腎上腺功能不全（即阿狄森氏病） 40. 庫賈氏病 41. 伊波拉 42. 象皮病 43. 失聰 44. 失去一肢及一眼 45. 喪失語言能力 46. 失去兩肢 47. 嚴重燒傷 48. 壞死性筋膜炎（俗稱食肉菌感染） 49. 因職業感染人體免疫力缺乏病毒(HIV) 50. 嗜鉻細胞瘤 51. 嚴重類風濕性關節炎

第 1 重之嚴重疾病賠償可來自 53 種嚴重疾病(包括「不能獨立生活」或「末期疾病」)。第 2 重至第 5 重之嚴重疾病賠償可來自以上 51 種嚴重疾病(不包括「不能獨立生活」或「末期疾病」)。

Q2:「多重安心保」多重賠償各種等候期如何運作？

答：「多重安心保」提供多達5次的嚴重疾病賠償。第1重保障跟「泰然安心保」的保障範圍相同。第2重至第5重嚴重疾病保障賠償提供51 項嚴重疾病（不包括「不能獨立生活」或「末期疾病」）保障，並符合以下條件：

1. 每次賠償須來自不同組別(請參照「危疾組別一覽表」內嚴重疾病的5類組別)。然而癌症不在此限，不論是相同癌症復發或不同癌症，基本保單內可獲得最多3次癌症賠償(包括首次嚴重疾病索償)；

2. 其後被診斷之受保嚴重疾病須與緊接之前獲得賠償的疾病之診斷日期至少相隔1年(除下述(3)、(4)及(5)的索償情況外)；

3. 於獲取任何癌症賠償後，如再度申請癌症賠償，須符合「5年癌症等候期」的要求。「5年癌症等候期」是指下列日期後之5年：
   (i) 若下一次癌症發生於不同器官，由緊接之前的癌症診斷日期起計算；或
   (ii) 若下一次癌症發生於相同器官，經治療後，由再沒有出現癌症的任何徵狀、病徵(並有臨床或影像證明)之首個日期起計算（即癌症清除日）；

   在「5年癌症等候期」內受保人並無出現下一次癌症的徵狀、病徵或曾作出診斷，由適當之專科註冊醫生確定及經臨床、放射結果及細胞組織分析為證；**（請參閱下頁的圖解）**

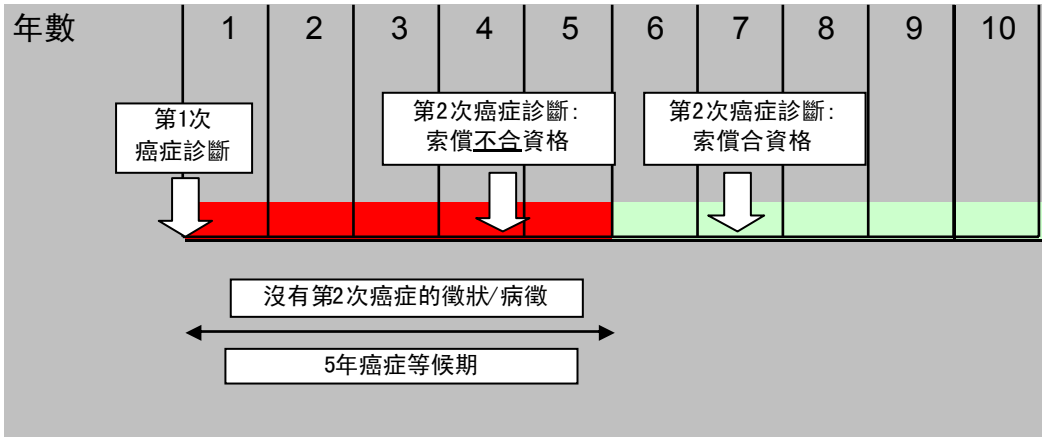
4. 於獲取任何癌症賠償後，如再度申請賠償的嚴重疾病是來自與主要器官相關之組別(嚴重疾病第4類)，此嚴重疾病的診斷日期須與緊接之前的癌症診斷日期至少相隔5年；

5. 如首次嚴重疾病賠償因為「不能獨立生活」或患上「末期疾病」，其後被診斷的受保嚴重疾病須至少相隔5年(以診斷日期計算)，而該嚴重疾病可來自任何嚴重疾病組別；然而第3次或以後的受保嚴重疾病索償，則須來自不同的嚴重疾病組別(癌症不在此限)；

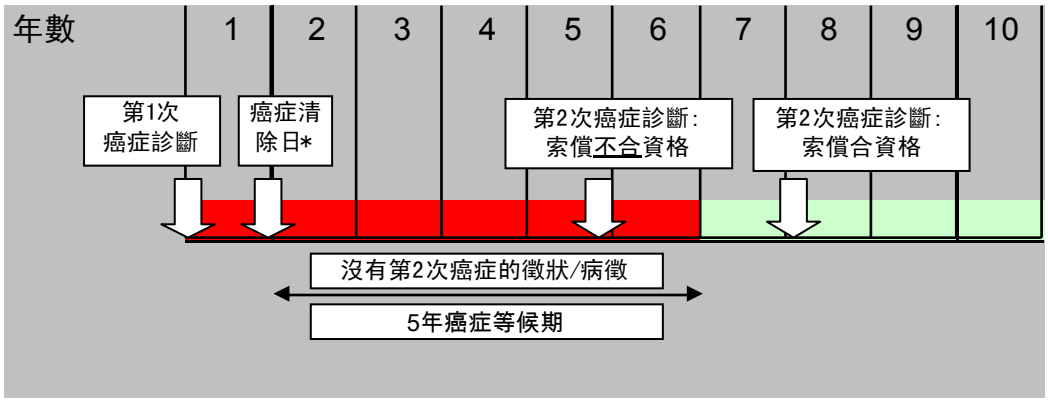
6. 受保人被診斷患上受保嚴重疾病後生存最少15日。

「5年癌症等候期」圖解

不同器官的癌症復發：



相同器官的癌症復發：



* 癌症清除日是指經治療後，再沒有出現癌症的任何徵狀、病徵(並有臨床或影像證明) 之首日。

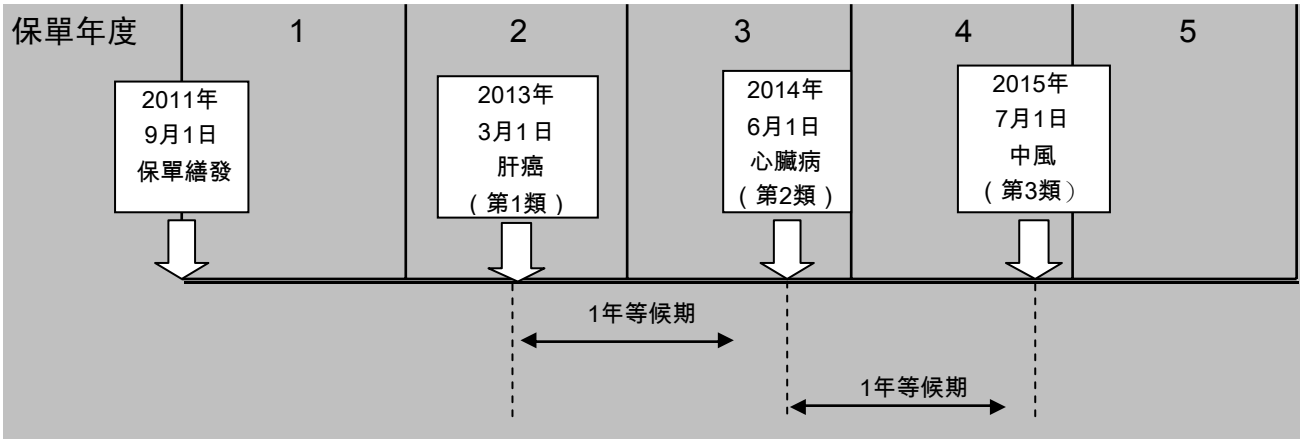
例子說明

(i) 對不同類別內的疾病的等候期應用示例

於 2011 年 9 月 1 日，購買「多重安心保 80」，原有基本保額為 100,000 美元。

何時?	發生了什麼事?	支付賠償
2013 年 3 月 1 日	診斷患有肝癌（第 1 類嚴重疾病）	第 1 重賠償 80,000 美元*
2014 年 6 月 1 日	診斷患有心臟病（第 2 類嚴重疾病）	第 2 重賠償 80,000 美元
2015 年 7 月 1 日	診斷患有中風（第 3 類嚴重疾病）	第 3 重賠償 80,000 美元

總共 240,000 美元（3 倍危疾保額）



* 保單的現時基本保額為 20,000 美元，並將維持直到受保人身故。當受保人身故時，我們將支付 20,000 美元身故賠償。另外我們亦會支付 4%的原有基本保額即 4,000 美元，作為特惠恩恤金。

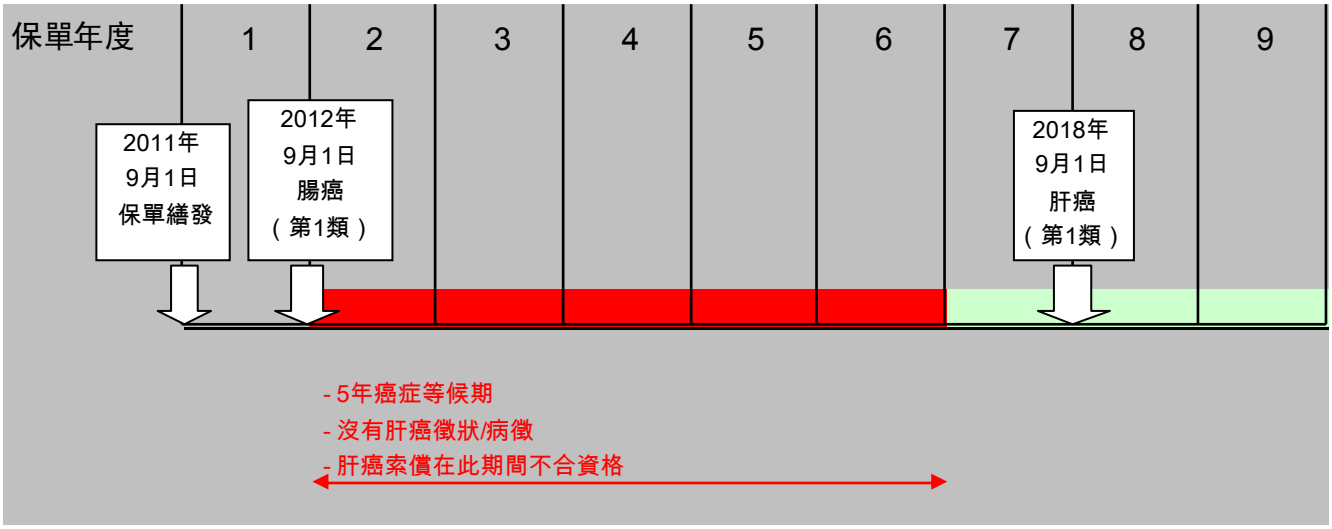
身故時共賠償 24,000 美元予受益人

(ii) 不同器官癌症的五年癌症等候期應用示例

於 2011 年 9 月 1 日，購買「多重安心保 100」，原有基本保額為 100,000 美元。

何時?	發生了什麼事?	支付賠償
2012 年 9 月 1 日	診斷患有腸癌（第 1 類的疾病）	第 1 重賠償 100,000 美元
2018 年 9 月 1 日	診斷患有肝癌（第 1 類的疾病）	第 2 重賠償 100,000 美元

總共 200,000 美元（2 倍危疾保額）



當受保人身故時，我們亦會支付 5%的原有基本保額即 5,000 美元，作為特惠恩恤金。

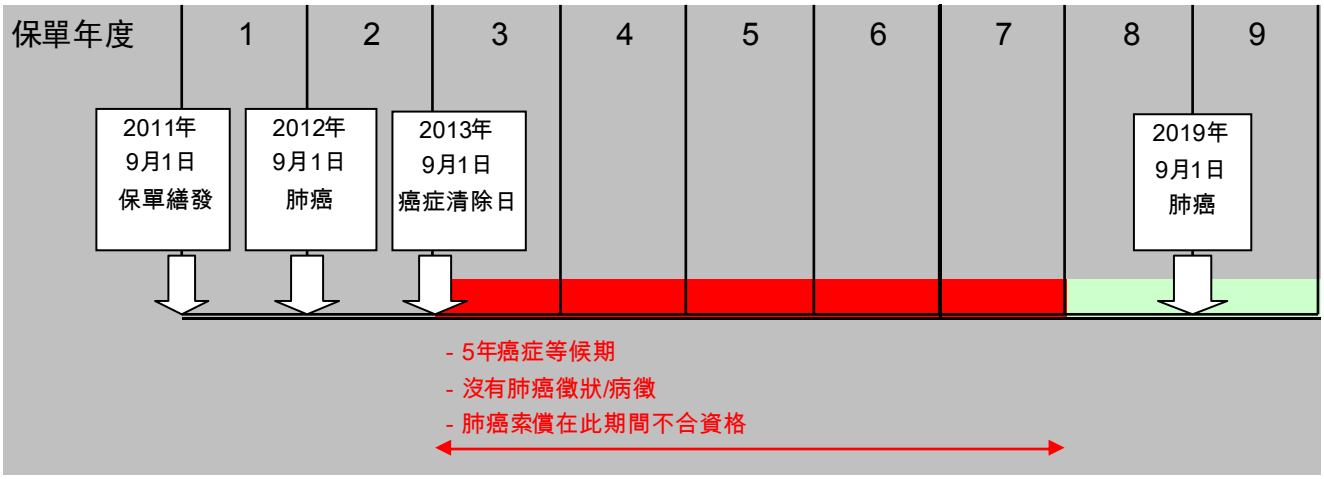
身故時共賠償 5,000 美元予受益人

(iii) 相同器官癌症的五年癌症等候期應用示例

於 2011 年 9 月 1 日，購買「多重安心保 100」，原有基本保額為 150,000 美元。

何時?	發生了什麼事?	支付賠償
2012 年 9 月 1 日	診斷患有肺癌（第 1 類的疾病）	第 1 重賠償 150,000 美元
2013 年 9 月 1 日	癌症清除日是指當醫學報告表明受保人的身體再沒有出現癌症的任何徵狀、病徵的時候	
2019 年 9 月 1 日	再次確診肺癌（第 1 類的疾病），而「5 年癌症等候期」（從 2013 年 9 月 1 日即癌症清除日起計）已完結	第 2 重賠償 150,000 美元

總共 300,000 美元（2 倍危疾保額）



當受保人身故時，我們亦會支付 5%的原有基本保額即 7,500 美元，作為特惠恩恤金。

身故時共賠償 7,500 美元予受益人

(b) 與新危疾定義(New CI definitions)有關的常見問題

Q4: 新舊危疾定義有哪些主要差異？

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌（惡性黑素瘤除外） ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統, 任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0級別)可預支20%利益。
		● 根據 TNM 評級系統, 任何被界定為 T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除手術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除手術中被無意發現，但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀，除非發現擴散徵兆或其他癥狀，否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。

什麼定義?	舊	新	評估
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件, 如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高; 及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I(Troponin I)>0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣

什麼定義?	舊	新	評估
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III或第 IV級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III或第 IV級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q5: 採用新定義後，我們跟市場的比較是如何？

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	新不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a ,T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q6: 在癌症的定義下，什麼是 TNM 評級？

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M"):

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  N0: 區域淋巴結沒有腫瘤
  N1: 有區域淋巴結的擴散出現;
  N2: 腫瘤擴散程度於 N1 及 N3 之間
  N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1):擴散有否存在
  M0: 沒有擴散
  M1: 擴散至其他器官

例子:

(1) T1N0M0 級別的甲狀腺癌指甲狀腺腫瘤直徑小於 2 厘米， 區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) T1a /T1b 級別的前列腺癌
T1 是指腫瘤存在，但沒有臨床或影像證明:
T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%
T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q7：在癌症的定義下，什麼是 RAI？

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1：淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2：淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q8： 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼？

答： 心肌旋轉蛋白會於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題。

(c) 與原狀權益(Grandfathering)有關的常見問題

Q9: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

		基本計劃	附加契約
具有原狀權益	**人壽 (B Policy)**	● 泰然安心保 ● 多重安心保 ● 優越危疾保障計劃	● 優越危疾保障附加契約 ● 特選危疾附加契約 ● 危疾附加契約
	意外及醫療保險 (M Policy)	● 進升危疾保障計劃 ● 「關僱」保障計劃	
沒有原狀權益	● 「摯愛妳」保障計劃 ● 「愛意」附加契約		

Q10: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 13 條問題中的例子。

Q11: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單？

答: 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

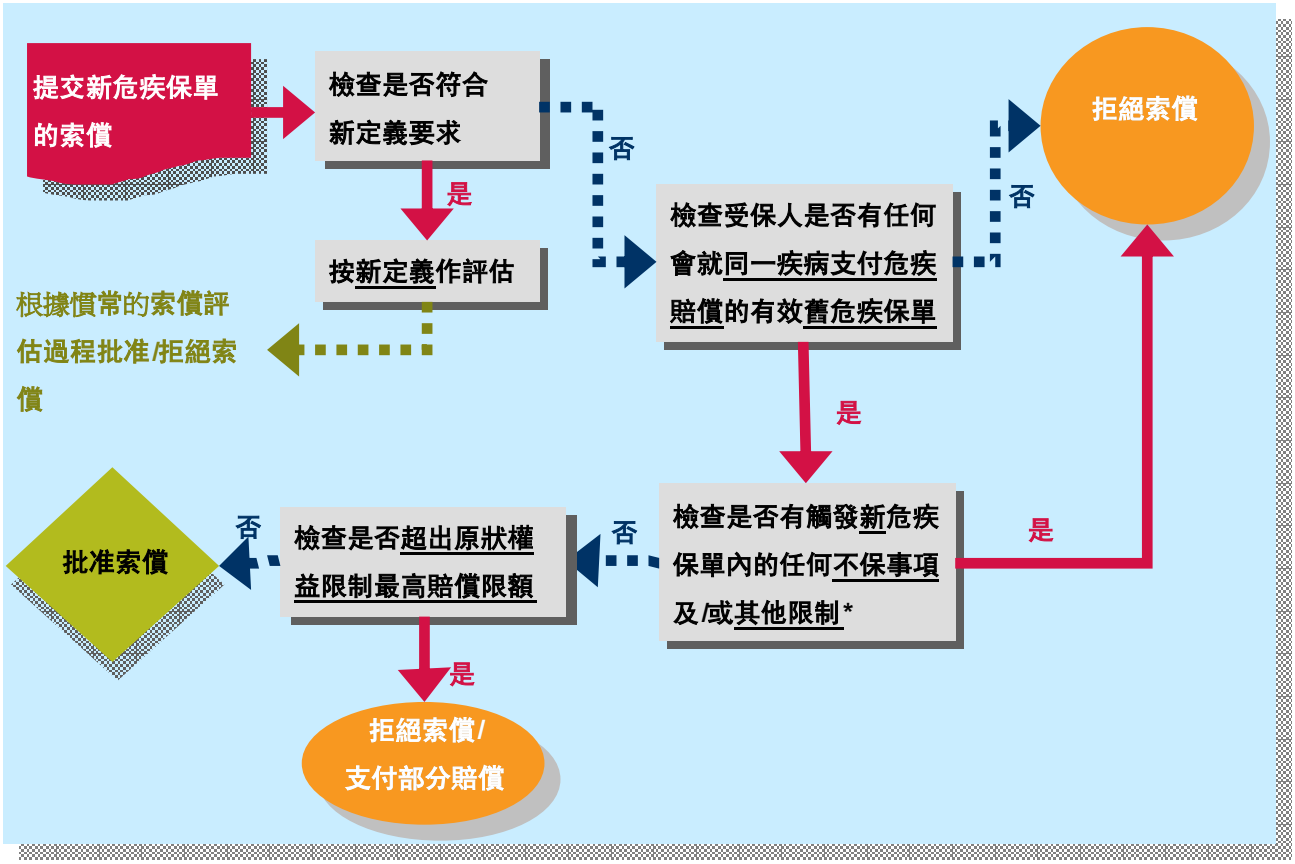
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q12: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內？

答: 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q13: 原狀權益如何應用於危疾索償？

答: 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括: 等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單：

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元
- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額：100,000美元

新危疾保單

「多重安心保」100 (MCP100)保額 = 200,000美元
- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額：200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單：

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元
- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額：50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元
- 定義 ☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單：

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額：
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單：

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額：
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額：
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q14: 如果持有一份新危疾保單（如「泰然安心保」）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償？

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100%的一筆過賠償金額（包括續保利益，如有）。

在「泰然安心保」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

Q15: 「多重安心保」的多重危疾賠可否根據原狀權益支付索償？

答： 否。原狀權益並不適用於「多重安心保」的多重危疾保障(即第 2 至第 5 重嚴重疾病賠償)。

(d) 與計劃轉換(Plan Change)有關的常見問題

Q16: 「易達安心保」轉換至「泰然安心保」 / 「多重安心保」 -- 聲明書是什麼樣子?

答:



American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

「易達安心保」轉換至「泰然安心保」 / 「多重安心保」 -- 聲明書

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

本聲明陳述由「易達安心保」(「原有計劃」)轉換為「泰然安心保」 / 「多重安心保」(「新計劃」)之重要資料。如欲申請上述保單轉換，請詳閱下列有關資料。

1. 「新計劃」內之新危疾定義可能會與「原有計劃」內之危疾定義有所不同，在一些情況下可能會較嚴緊或寬鬆。

   計劃轉換後，任何危疾之索償將會根據「新計劃」的保單契約而作出評估。請參閱「新計劃」保單契約內之危疾定義，並細閱所有受保疾病或手術之條件及/或診斷要求。

2. 若受保人有任何其他由本公司及/或美國友邦保險有限公司於2011年12月31日以前所簽發並提供危疾或癌症保障之有效保單或附加契約，而該保單或附加契約內之危疾或癌症定義與「新計劃」內之危疾定義有所不同，當計劃轉換後，「新計劃」內之「原狀危疾條款」將會適用，視乎「新計劃」保單契約內之條款及條件。但是，若在「新計劃」索償期間，受保人沒有任何其他屬該類之保單或附加契約，「新計劃」內之「原狀危疾條款」將不會適用。

重要提示：
若有疑問，請向友邦營業代表查詢及索取一份「新計劃」的保單契約樣本，細閱「新計劃」內之新危疾定義及「原狀危疾條款」。

第 1 頁，總共 2 頁 <<Form_no>>

Policy Number 保單號碼 | | | | | | | | | | |

證實及確認

若由「易達安心保」轉換至「泰然安心保」，請於方格(1)內劃上「✓」。
若由「易達安心保」轉換至「多重安心保」，請於方格(1)及方格(2)內劃上「✓」。

(1) ☐ 本人/我們謹此證實已審閱此聲明書提供的資料。本人/我們明白及接受由「原有計劃」轉換為「新計劃」之影響。

(2) ☐ 本人/我們謹聲明，始於與美國友邦保險(百慕達)有限公司(「貴公司」)達成的「原有計劃」的投保申請書簽署日，直至現在，受保人的健康狀況並沒有改變，亦沒有接受任何醫療諮詢,檢查或治療(有關傷風及感冒之醫學治療或諮詢及/或受聘或申請移民的檢驗除外)；受保人也沒有任何徵狀和病徵會導致受保人尋求或計劃任何醫學治療及諮詢。本人/我們明白貴公司乃依據此聲明書上的資料而釐定本人/我們的計劃轉換申請是否批核。

本人/我們確認及同意：(a) 本人/我們明白貴公司相信受保人於此聲明書填寫的健康狀況，並以此為審核依據，如以上聲明並不屬實，基本計劃轉換至「多重安心保」之申請，可被視作無效；及(b)此基本計劃轉換至「多重安心保」之申請將不固任何付款或付款協定或保費關係而產生效力，受保人必須於在生時遞交此聲明書及經貴公司負責人批准後，此基本計劃轉換至「多重安心保」之申請方可產生效力。

樣本 只供內部參考

_____	於 _____		
受保人簽名 (年齡十八歲或以上)	月/日/年		
_____	於 _____	_____	於 _____
持有人簽名 (倘非受保人)	月/日/年	受讓人簽名 (如適用)	月/日/年

請簽署後即時但不遲於14天內遞交
請勿在空白表格上簽署

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HIGHLIGHT OF SELLING AIDS

I. Executive Care Pro / Multiple Care Pro VS Executive Care - Key differences

Product	Executive Care (Ex-Care)	Executive Care Pro (ECP)	Multiple Care Pro (MCP)
Premium Payment Periods	5 / 10 / 15 / 18 / 25 years / to age 55 / to age 80	5 / 10 / 15 / 18 / 25 years	5 / 10 / 15 / 18 / 25 years Unique in market: limited pay multiple claim CI product
Maximum issue limit*	Adults (HK, Macau and PRC) US$650,000 per life Non-income group (e.g. Juvenile and housewives) (HK, Macau and PRC) US$200,000 per life	Adults (HK, Macau and PRC) **US$1,000,000 per life** Non-income group (e.g. juvenile and housewives) (HK, Macau and PRC) US$300,000 per life Highest in market	
Maximum issue age	60	65 Increase	
Number of covered illnesses	52 CIs and specified illnesses (47 CIs + 5 specified illnesses^)	61 CIs and specified illnesses (56 CIs + 5 specified illnesses^) Most in market Added Systemic Lupus Erythematosus (SLE) with Lupus Nephritis and 8 other illnesses[#]!	
CI definitions	Old	New (in line with market)	
Riders continuation	Riders attaching to Ex-Care 100 will be terminated after CI claims for Major Illness	Riders attaching to ECP or MCP 100 continue to be inforce after CI claims for Major Illness Improve!	
Attach riders with additional CI coverage	Not applicable	Can attach ECIR Pro and SCIR Pro Improve!	
Multiple Critical Illness Benefit	Not applicable	Not applicable	• Up to 5 times CI coverage • Up to 3 claims for Cancer • Based on diagnosis date (Waiting period is 1 year except 5 years for Cancer[@]) Unique in market adopt "Diagnosis date" for waiting period

* For details, please refer to Appendix 1 Section C3 and C4.

^4 Severe Child Diseases and 1 Female-related illness (Female Carcinoma-in-situ)

For details, please refer to Section VIII (b).

@ For further details of waiting periods between multiple claims, please refer to Section V and Q2 of Section X Frequently Asked Questions

II. Critical Illness Statistics & Target Customers

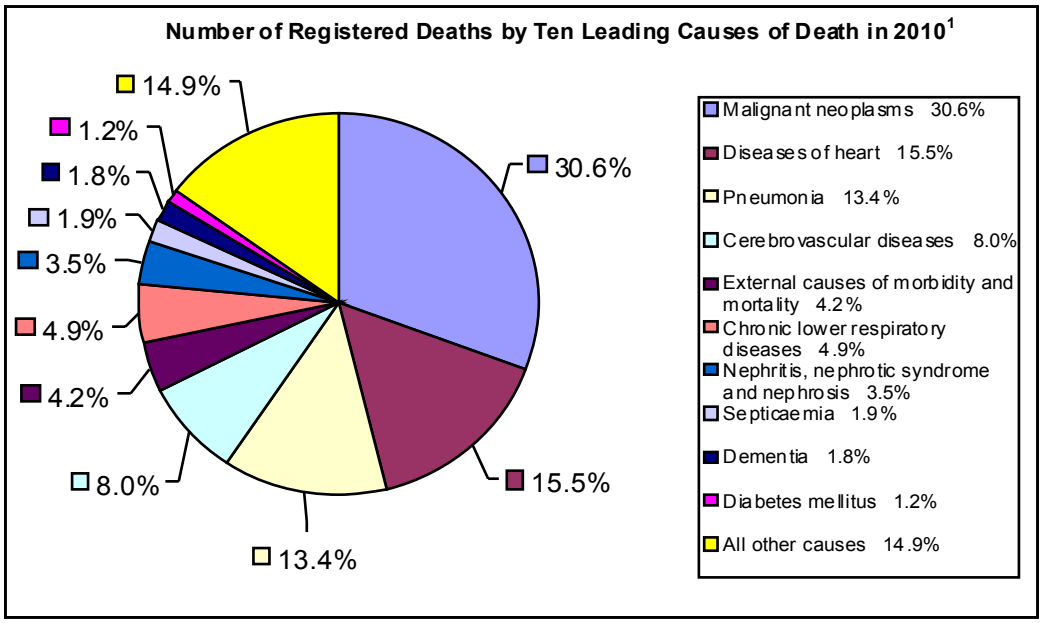
(a) Critical Illness Statistics

- Malignant neoplasms, heart disease, pneumonia and cerebrovascular diseases are the top 4 killers of urban people. It is revealed that 68% of the total deaths in 2010 were accounting for these 4 diseases[1]

- Among every 5 Hong Kong people, 1 will suffer from different kinds of cancer before age 75[2]

Cancer

- Cancer is the leading killer in Hong Kong. Up to 30.6% of the total death is caused by cancer[1]!

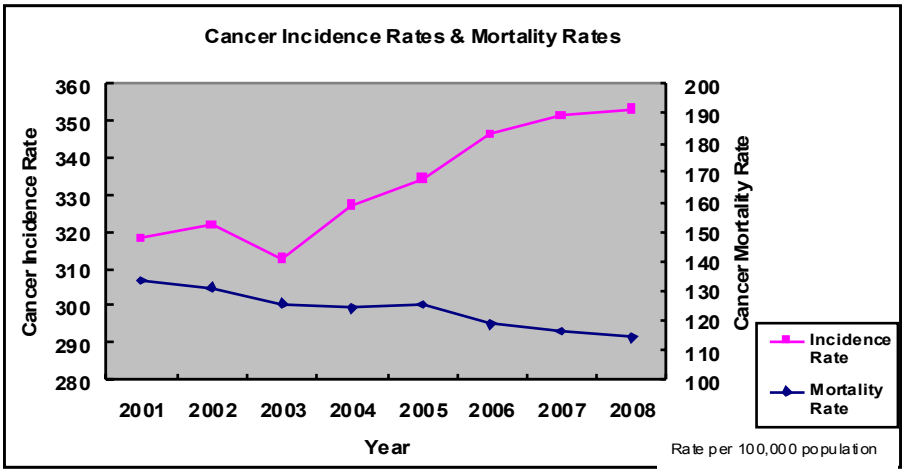


- Male and female suffer from different kinds of cancer.

	3 most common sites of cancer[3]	Trend – from 2003 to 2007[3]
Male	lung, colorectum and prostate	the number of cases of cancers of trachea, bronchus and lung was increased by 3.6%, and that of colon, rectum and anus has even increased by 29.2%
Female	breast, colorectum and lung	the number of cases of breast cancer was increased by 23.7% and that of colon, rectum and anus has even increased by 17.5%

- In the past few years, the number of hospitalization due to cancer increased by 56%[3], from 82,465 in 2005 to 128,978 in 2009.

- Although the number of cancer patients was growing, the mortality rate is reducing due to the advanced cancer therapy and medicine shown as follows.



- The advanced medical technology can improve the survival rate after cancer is diagnosed. Hence, a comprehensive protection of insurance is crucial to allow the patient to receive adequate and quality treatment without worrying.

Heart Diseases / Stroke[4]

- Figures show that more than half of the interviewees have vascular age older than their actual age by 5 years or above. The vascular ages of 27% of the interviewees are even greater than their actual ages by 10 years.
- The higher the vascular age, the greater the degree of vascular sclerosis. The aging of cardiac vessels increases the chance of myocardial infarction or coronary heart disease, while the aging of cerebral vessel increases the chance of stroke.

Expenses required for the treatments

- Despite an upward trend of the number of cancer patients[3], the survival rate is growing, given that the medical standard continues to improve and the treatments for critical illnesses are getting better nowadays. However, the cost of medical treatments could be an issue, not to mention the loss of income due to long-term treatments and other financial burden they might have. For example,
  - Average treatment cost (first 2 years) for colorectal cancer can reach HK$700,000[5]
  - Surgery cost for Coronary Artery Bypass Graft can reach HK$398,000[6]
  - Chemotherapy and diathermy for breast cancer cost HK$300,000 to HK$500,000, and can reach HK$1,000,000 to HK$2,000,000 in later stage[7]

Details can be found in the Critical Illness Statistics section in Health Attitude in Agency Corner.

Source :

[1] Department of Health – " Health facts of Hong Kong" (2010)

[2] Hong Kong Cancer Registry Nov 2010, statistics in 2008

[3] Hospital Authority Statistical Report (2009 – 2010) – Table 1.6 " Morbidity and Mortality Statistics for Selected Diseases 2005 – 2009"

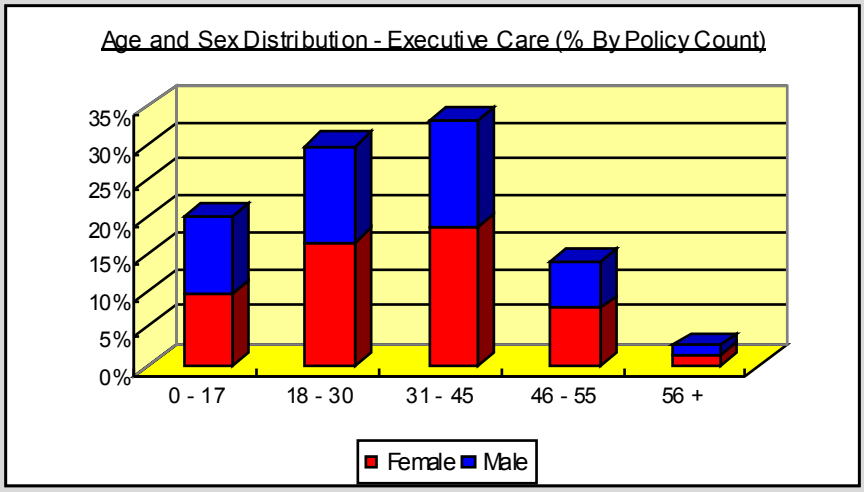
[4] The vascular age test conducted from November 2010 to May 2011 by " CV Alliance" under Hong Kong Primary Care Foundation

[5] Hong Kong Cancer fund – All About Cancer (retrieved on July 2011)

[6] Website of Union Hospital - Charges (retrieved on 25th Feb 2011)

[7]「乳癌治療費用昂貴」– Hong Kong Headline Daily (dated on September 20, 2009)

(b) Target Customers

Sales Statistics of Executive Care	 *Based on New Business cases received in 12 months up to May 2011.*	**Executive Care** was popular across ages 31 to 45. Slightly more female insureds than male.
Characteristics of Target Customer	**Care for your kids**	• Prepare comprehensive coverage for the kids: critical Illness, life and savings • Parents want to ensure their kids can enjoy better quality health services if diagnosed with Critical Illness and coverage persists following the recovery
	Care for your own needs	• Hope to obtain a more comprehensive coverage via limited pay premiums while being young and financially sound • Hope to enjoy better quality health services if diagnosed with Critical Illness.
	Care for your family	• Breadwinner who need to fulfill family obligations • Do not want to affect family's standard of living because of the costs incurred on the treatment and the loss of income due to incapability to work

III. Key Selling Points of ECP and MCP

Executive Care Pro (ECP)

● **Critical Illness coverage**

Most in market

Executive Care Pro offers coverage for up to 61 Critical Illnesses and specified illnesses (53 Major Illnesses, 3 Minor Illnesses and 5 specified illnesses[+]) up to aged 100^, including specialized protection against certain childhood and female illnesses (inclusive of carcinoma-in-situ). The thorough cover frees you and your beloved family from worry.

Unique in market

Multiple Care Pro (MCP)

● **Multiple Critical Illness coverage**

With **Multiple Care Pro**, you may receive as much as **5 times** of the critical illness sum assured (of which up to **3 times** can be **Cancer**). In addition to the protection from **Executive Care Pro**, **Multiple Care Pro** provides Multiple Critical Illness Benefit until aged 85 (for Tier 2 to Tier 5 claims for 51 Major Illnesses). You free yourself from worry of inadequate protection with such comprehensive cover.

After Tier 1 Major Illness claim of **Multiple Care Pro**, you can still enjoy Tier 2 to Tier 5 Major Illness claims yet the subsequent premium of the Basic Policy will be waived.

For details, please refer to **Section V and Q1 & Q2 of Section X Frequently Asked Questions.**

● **Waiting period based on diagnosis date**

Waiting period of **Multiple Care Pro** is counted from the **date of diagnosis** * , while waiting period for similar products in the market start are counted from the date of completion of treatment. Thus, our waiting period is shortened allowing customers to receive the claims payment earlier to start the treatment.

For details, please refer to **Section V and Q2 of Section X Frequently Asked Questions**

● **Limited pay with 5 choices of premium payment terms**

Unique in market

We offer 5 choices of premium payment terms. What's more, we offer **limited pay multiple claim critical illness** product and thus customers' financial plans can be better managed.

Premium Payment Term	5 Years	10 Years	15 Years	18 Years	25 Years
Issue age range of insured	0 – 65			0 – 62	0 – 55

● **Attractive saving element**

We are currently **market leader** in terms of yield to policyholder for packaged Life + CI plans[#]. Under **Executive Care Pro** and **Multiple Care Pro,** we provide guaranteed cash value, as well as Annual Dividends (Non-guaranteed) and Maturity Dividend (Non-guaranteed).

● **All round protection with rider continuation**

- 3 different CI coverage levels: at 50%, 80% or 100% of the Initial Face Amount to suit different needs.
- Comprehensive rider coverage: A full range of riders are available for addition to these plans to meet customers' accident, critical illness and medical needs. In particular ECIR Pro and SCIR Pro can be added as choices to **strengthen CI coverage**.
- Rider continuation: Even if Plan 100 is selected and a Major Illness is paid, **riders (including hospitalization riders) attached to the Basic Policy** will also continue to be **in force** provided their respective premiums are paid.

\+ 4 Severe Child Diseases and 1 Female-related illness (Female Carcinoma-in-situ).

^ Among the 53 covered Major Illnesses, the coverage for "Loss of Independent Existence" will cease after age sixty five (65). Severe Child Disease covers up to age 18.

* except for Cancer recurring of the same organ

\# Based on key age of 40 and 10, male non-smoker, IRR from end of year 10 to 30 (at 5-year intervals), 18-Pay for MCP.

IV. Sales stories

(a) Protection Gap Sales Story – Income Replacement

(all figures below are hypothetical and for illustrative purpose only)

Name	:	Mr. Cheung
Issue Age	:	38
Occupation	:	IT Manager
Annual Salary	:	HK$400,000
Characteristics	:	• Middle class • Non-smoker • Parents (retired), wife and 1 children

- Significant portion of his salary supplies the family's livelihood
- Savings in bank around HK$200,000
- Inforce Critical Illness policy with sum assured of US$50,000

Estimation of expenses if diagnosed with Cancer (e.g. Colon Cancer)			
Medical related expenses	Medical treatment (6 weeks)	HK$	340,000
	Private hospitalization & surgery	HK$	250,000
	Convalescent treatment	HK$	60,000
Fullfil family obligations even if loss of income due to the treatment	Mortgage & loan (1 year)	HK$	110,000
	Children's education & extra-curricular activities (1 year)	HK$	60,000
	Parents' support (1 year)	HK$	90,000
	Other family expenses (1 year)	HK$	90,000
Total expense		**HK$**	**1,000,000**

Coverage needed: around HK$1,000,000 (around US$130,000).

Although Mr. Cheung already has a critical illness policy with a sum assured of US$50,000, the coverage he needs is actually approximately US$130,000. Thus, he can purchase an ECP 100 policy with a sum assured of at least US$80,000.

How can Executive Care Pro help?

- Medical related expenses can be settled if diagnosed with Critical Illness. And Mr. Cheung can still fullfil family obligations even if he couldn't work to earn income due to the treatment
- Financial plans can be better managed via limited pay premiums
- Savings with attractive returns (if Mr. Cheung does not make any claim under the plan)

Recommended Plan	Executive Care Pro 100 (18 Years)
Sum Assured	US$80,000
Annual Premium	US$2,147 (approximately HK$16,748[3])
Annual Premium as % of annual salary	4%
Total Cash Value[1] at age 58 if Mr Cheung does not make any claim under the plan	US$49,996[2] Vs. US$38,650 total annual premium paid

1. Total Cash Value: Guaranteed cash value plus annual dividend accumulations (if any) and maturity dividend (if any). 2. It is the hypothetical values for the "Total Cash Value" of the above illustration and are not guaranteed. 3. 1 USD : 7.8 HKD

(b) Multiple Care Pro Sales Story – Multiple Critical Illnesses Coverage

(all figures below are hypothetical and for illustrative purpose only)

Name	:	Mr. Wong
Issue Age	:	4
Parents' annual salary	:	HK$850,000

Situation
• Mr. Wong is diagnosed with leukaemia (a type of Cancer) when he is 8 years old. Critical illness benefit is paid for the medical expenses. • Once the critical illness benefit is paid, the policy will be terminated. • Although Mr. Wong is recovered, with such medical history, his parents cannot purchase another CI policy for him

How can Multiple Care Pro help?
• After the benefit is paid for leukaemia (the tier 1 CI), Cricital Illness coverage can be continued for up to 4 more claims, (each with same benefit amount) till age 85. • Subsequent Multiple Care Pro premiums are waived • Hospitalization riders will also continue to be inforce provided the respective premiums are paid, this can help to pay for Mr. Wong any other future medical expenses.

Recommended Plan	Multiple Care Pro 100 (10 Years)
Sum Assured	US$200,000
Annual Premium (Multiple Care Pro)	US$4,006 (approximately HK$31,247[3])
Annual Premium (Multiple Care Pro) as % of parents' annual salary	3.67%
Total Cash Value[1] at age 24 if Mr. Chan does not make any claim under the plan	US$52,237[2] Vs. US$40,060 total annual premium (MCP) paid

1. Total Cash Value: Guaranteed cash value plus annual dividend accumulations (if any) and maturity dividend (if any).

2. It is the hypothetical values for the "Total Cash Value" of the above illustration and are not guaranteed.

3. 1 USD : 7.8 HKD

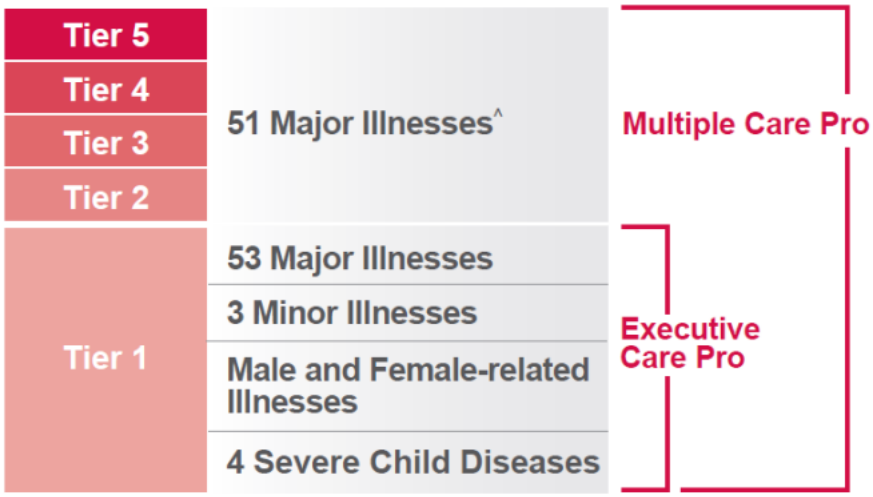
HIGHLIGHT OF PRODUCT FEATURES

V. Introduction of Multiple Care Pro

With **Multiple Care Pro**, you may receive as much as five times of the critical illness sum assured. In addition to the protection from **Executive Care Pro**, **Multiple Care Pro** provides Multiple Critical Illness Benefit until aged 85 (for Tier 2 to Tier 5 claims for 51 Major Illnesses^), in benefit amounts of 50%, 80% or 100% of Initial Face Amount (depending on the plan selected). You free yourself from worry of inadequate protection with such comprehensive cover.

Multiple claims feature under Multiple Care Pro:

- Tier 1 Major Illness claim can be for any of 53 Major Illnesses as shown in Covered Illness Schedule (refer to Section VIII (c))
- Tier 2 to Tier 5 Major Illness claim can be for any of 51 Major Illnesses^ (refer to Section VIII (c)) covered by Multiple Critical Illness Benefit, which are divided into 5 groups as shown in the Covered Illness Schedule, provided that each claim under the Policy is made from a different group among the 5 groups, ie. claim can only be made once from each Major Illness Group (Cancer is not under this restriction). **Waiting period applies between claims (please see next page)**
- Up to a maximum of 3 Cancer claims can be made within the 5 Tiers
- Upon payment of the Tier 1 major Illness claim, the Critical Illness Benefit for Minor Illnesses, Severe Child Disease Benefit, Male Cancer Benefit and Female Carcinoma-in-situ Benefit will be automatically terminated regardless of whether such benefits have been paid or not.
- The Current Face Amount of the Basic Policy will be reduced by any advance payment(s) paid. Guaranteed cash value, future non-guaranteed annual dividends and non-guaranteed maturity dividends will also be reduced accordingly. If Plan 100 is chosen, once adjusted Current Face Amount of the Basic Policy has been reduced to zero by all advance payment(s) paid, the guaranteed cash value corresponding to Current Face Amount is reduced to zero accordingly, and future annual dividend and maturity dividend will not be declared.
- Multiple Care Pro additionally provide 5%, 4% or 2.5% of the Initial Face Amount as Compassionate Cash Benefit for Plan 100, Plan 80 or Plan 50 respectively. This Compassionate Cash Benefit will not be reduced by any advance payment(s) or Multiple Critical Illness Benefit paid.



For details of how multiple claims work, please refer to **Q1 and Q2 of Section X Frequently Asked Questions**.

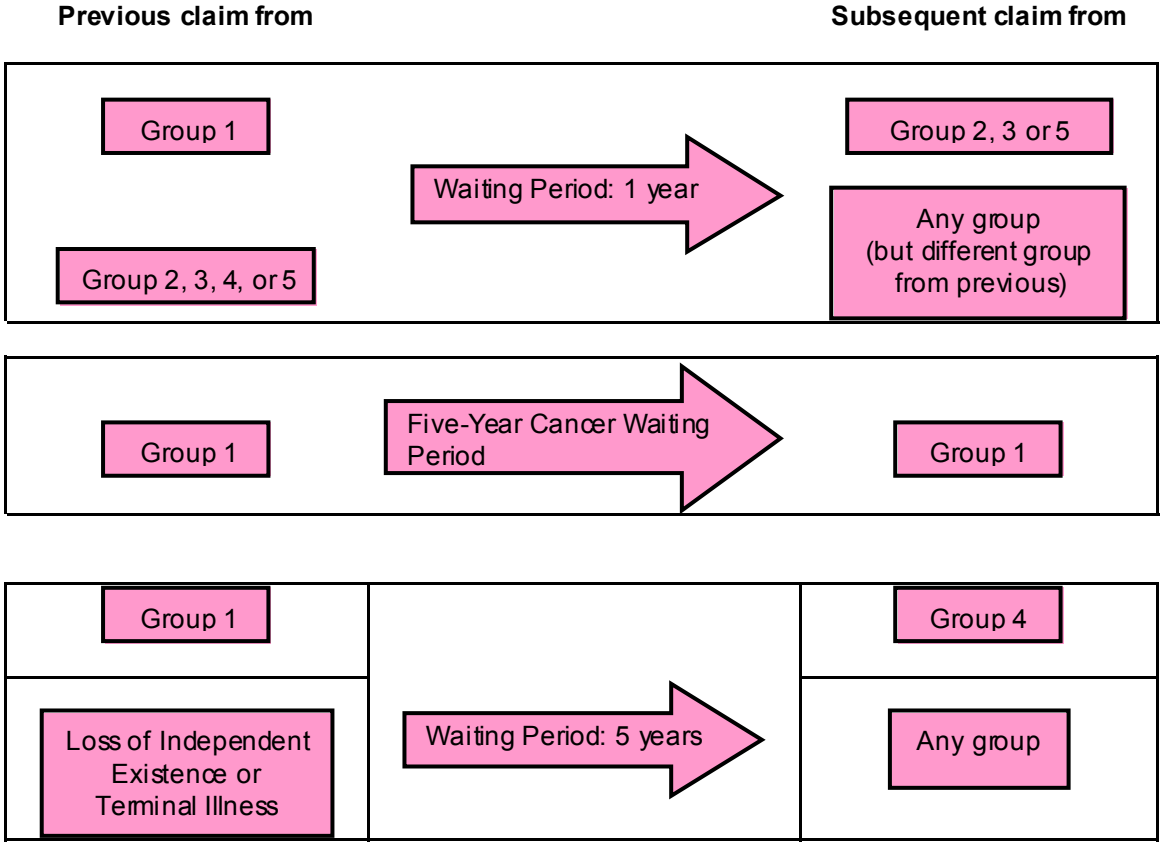
^ Loss of Independent Existence and Terminal Illness are not covered for purposes of Tier 2 to Tier 5 claims under Multiple Critical Illness Benefit. Survival of the Insured for at least 15 days from the date of the Diagnosis of Tier 2 to Tier 5 Major Illness is required.

Examples of 5 Groups of Critical Illness :

Group 1 : Cancer Cancer	**Group 4 : Illnesses related to Major Organs and Functions** Kidney Failure, End-stage Lung Disease, Systemic Lupus Erythematosus (SLE) with Lupus Nephritis etc
Group 2 : Illnesses related to the Heart Cardiomyopathy, Coronary Artery Surgery, Heart Attack, Heart Valve Replacement and Repair, Infective Endocarditis etc.	**Group 5 : Other Major Illnesses** Major Burns, Blindness, Severe Rheumatoid Arthritis Blindness, Necrotising Fasciitis etc.
Group 3 : Illnesses related to the Nervous System Stroke, Coma, Parkinson's Disease etc.	

Details of 53 Major Illnesses divided into 5 groups are as shown in Section VIII (c)

Waiting period applies between claims:



The above waiting periods are based on Diagnosis date (except for Cancer recurring of the same organ). For details of waiting periods of multiple claims, please refer to **Q2** of **Section X Frequently Asked Questions**.

Following the 1st cancer claim, 5-year Cancer Waiting Period should be applied towards the 2nd cancer claims regardless of any other claims paid in between.

Multiple claims features market comparison highlight

	AIA Multiple Care Pro	PrX PRUcrisis cover lifelong protector with PRUcrisis cover multiple protector	AXX HealthPro Major Illness with Multiple Benefit	ManuX Vita	INX Easy Defender with Multiple Benefit
Packaged, rider or buyback option?	**Packaged**	Rider	Rider	Buyback option	Rider
Premium payment term (Multiple claims)	**Embedded in basic plan: 5 / 10 / 15 / 18 / 25 years**	To age 85	To age 85	Does not offer multiple claim. Offers buyback option: Customers can purchase a new critical illness policy twice even after full claim is made from the existing coverage Exclusions and pre-existing conditions may apply to new critical illness policy	To age 100
Coverage to age	**85**	85	85		100
Number of covered illnesses (for multiple claims)	**51**	49	49		42
Grouping	**5 groups* Heart Attack, Stroke and Kidney Failure are in different groups**	5 groups Heart Attack, Stroke and Kidney Failure are in different groups	5 groups Heart Attack, Stroke and Kidney Failure are in different groups		5 groups Heart Attack, Stroke and Kidney Failure are in one group
Max no. of CI claims (including the first CI claim)	**5**	3	5		3
Max no. of Cancer claims (including the first Cancer claim)	**3**	2	3		3
Maximum issue age	**65**	65	65		65
Maximum CI issue limit	**US$1,000,000**	US$750,000	US$750,000		US$500,000
Cancer Waiting Period	**5 years from –** ● **Diagnosis date (different organ)** ● **'Clean date'@ (same organ)**	5 years from Completion of treatment	5 years from Completion of treatment		5 years from Completion of treatment
Survival Period (days)	● **Not required for tier 1** ● **15 for tier 2 to 5**	30	30		30

* Because claim can only be made once from each Major Illness Group (Cancer is not under this restriction), if the insured is diagnosed with Heart Attack, Stroke and Kidney Failure, while fulfilling other conditions in the policy, 3 claims can be made. INX, as an example, illnesses Heart Attack, Stroke and Kidney Failure are in one group, if the insured is diagnosed with any one of these 3 illnesses, claim from this group cannot be made again.

@'Clean Date' at which medical reports show that there have been no sign or symptom of Cancer following medical treatment. Please refer to **Q2** of Section X Frequently Asked Questions for application of Five-Year Cancer Waiting Period to Cancer of the same organ.

AIA's Multiple Care Pro's winning points:

- offers unique in market limited pay & choices of premium payment term
- offers the highest number of covered illnesses
- offers the highest number of multiple CI claims (along with 1 competitor)
- offers the highest CI issue limit
- Five-Year Cancer Waiting Period is counted from the earliest date among the competitors. Date of completion of treatment adopted by competitors may be harder to define
- Survival period (Tier 2 to 5 Major Illness claim) is the shortest in the market

For detailed comparison on both Executive Care Pro and Multiple Care Pro, please refer to **Appendix 2**.

VI. Premium rates & Commission

Premium increase from Ex-Care 100 / 80 / 50 to Ex-Care Pro 100 / 80 / 50

Premium payment term	Plan100	Plan80	Plan50
10 / 15 / 18 / 25 years	Around 1.5%	Around 1.2%	Around 0.8%
5 years *	Around 1.5% to 3.5%	Around 1.2% to 3.2%	Around 0.8% to 2.8%

* At the same time, FYC Premium payment term of 5 years is increased from 15% to 20%.

Existing inforce Executive Care policies are NOT affected by premium change.

Premium rate comparison of Executive Care Pro vs. Multiple Care Pro

18-Pay Male Non-smoker premium rates (per 1000 Face Amount)

Issue Age	(1)Executive Care Pro 100	(2) Multiple Care Pro 100	(2) / (1)
5	10.01	13.72	137%
15	13.10	17.68	135%
25	17.34	23.09	133%
35	24.24	30.91	128%
45	35.25	42.17	120%
55	52.11	59.40	114%
60	68.26	76.33	112%

18-Pay Female Non-smoker premium rates (per 1000 Face Amount)

Issue Age	(1)Executive Care Pro 100	(2) Multiple Care Pro 100	(2) / (1)
5	9.74	13.55	139%
15	12.54	17.23	137%
25	16.73	22.77	136%
35	23.33	30.58	131%
45	33.24	40.71	122%
55	48.00	55.83	116%
60	60.16	68.75	114%

Agency Compensation for Executive Care Pro and Multiple Care Pro

Commission follows Ex-Care's, except 5-year pay FYC.

Premium Payment Term	Policy Year		
	1st year	2nd year	3rd year to 6th year
5-year pay	20%	3%	3% (Applicable from 3rd to 5th 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%

Increase 1st year commission from 15% to 20%

For further details and commission of other riders, please refer to **Appendix 1, F. Agency Compensation.**

The following is premium split between Life and A&H

Production Counting

Executive Care Pro

	Plan 50	Plan 80	Plan 100
Regular Premium – Life	85%	78%	73%
Regular Premium – A&H (FYP/FYC counting towards in Clubs & Awards and Agency Challenges)	15%	22%	27%

Multiple Care Pro

	Plan 50	Plan 80	Plan 100
Regular Premium – Life	72%	62%	56%
Regular Premium – A&H (FYP/FYC counting towards in Clubs & Awards and Agency Challenges)	28%	38%	44%

Case Counting

All Executive Care Pro and Multiple Care Pro cases will count as 1 Life Case Count and 1 A&H Rider Case Count.

VII. Market comparison on customer return

Based on the figures below ^, our market competitiveness remains **strong**.

Executive Care Pro Male Non-smoker Aged 40 (SA = US$50,000):

	AIA Executive Care Pro	PrX PRUcrisis cover lifelong protector	AXX HealthPro Major Illness	ManuX Vita	INX Easy Defender
Premium payment term	18	20	20	20	20
Annual Premium	$1,462	$1,474.5	$1,345	$1,558.5	$1,390.5
Guaranteed Yield at year 30	0.51%	-0.25%	0.00%	0.00%	0.00%
Total Yield at year 30	3.74%	2.76%	2.51%	3.11%	3.37%
Total Breakeven Year	Year 18	Year 20	Year 23	Year 20	Year 23

Executive Care Pro Male Non-smoker Aged 10 (SA = US$50,000):

	AIA Executive Care Pro	PrX PRUcrisis cover lifelong protector	AXX HealthPro Major Illness	ManuX Vita	INX Easy Defender
Premium payment term	18	20	20	20	20
Annual Premium	$568.5	$637.5	$523	$802	$544.5
Guaranteed Yield at year 30	1.93%	-0.25%	0.02%	0.00%	0.00%
Total Yield at year 30	4.85%	3.42%	3.46%	3.53%	3.79%
Total Breakeven Year	Year 17	Year 19	Year 22	Year 20	Year 22

^ Remark: Information and figures are based on the respective insurance companies' proposals in June 30, 2011. Value of "Guaranteed IRR" is calculated based on the Guaranteed Cash Value and the amount of Total Premiums Paid figures set out in the proposals. Value of "Total IRR" is calculated based on the amount of Total Cash Value and the amount of Total Premiums Paid figures set out in the proposals. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. "Total Breakeven Year" is the Policy Year at the end of which the Guaranteed Cash Value plus accumulated annual dividends (if any) and maturity dividend (if any)] is greater than or equal to the amount of total premiums paid for the first time. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions.

Multiple Care Pro Male Non-smoker Aged 40 (SA = US$50,000) :

	AIA Multiple Care Pro	PrX PRUcrisis cover lifelong protector with PRUcrisis cover multiple protector	AXX HealthPro Major Illness with Multiple Benefit	INX Easy Defender with Multiple Benefit
Premium payment term (Basic)	18	20	20	20
Premium payment term (Multiple claim rider)	N/A	To age 85	To age 85	To age 100
Annual Premium (Basic)	$1,803	$1,474.5	$1,345	$1,390.5
Annual Premium (Multiple claim rider)	N/A	$346 *	$340 *	$336 *
Annual Premium for (Total)	$1,803	$1,820.5	$1,685	$1,726.5
Guaranteed Yield at year 30	-0.47%	-1.87%	-1.71%	-1.64%
Total Yield at year 30	2.77%	1.38%	1.02%	2.00%
Total Breakeven Year	Year 20	Year 24	Year 25	Year 25

Multiple Care Pro Male Non-smoker Aged 10 (SA = US$50,000):

	AIA Multiple Care Pro	PrX PRUcrisis cover lifelong protector with PRUcrisis cover multiple protector	AXX HealthPro Major Illness with Multiple Benefit	INX Easy Defender with Multiple Benefit
Premium payment term (Basic)	18	20	20	20
Premium payment term (Multiple claim rider)	N/A	To age 85	To age 85	To age 100
Annual Premium (Basic)	$778.5	$637.5	$523	$544.5
Annual Premium (Multiple claim rider)	N/A	$133.5 *	$133 *	$110.5 *
Annual Premium for (Total)	$778.5	$771	$656	$655
Guaranteed Yield at year 30	0.47%	-1.70%	-1.69%	-1.39%
Total Yield at year 30	3.40%	2.22%	2.02%	2.64%
Total Breakeven Year	Year 20	Year 22	Year 24	Year 23

(*) Premium of Multiple claim rider is paid till end of coverage period.

Guaranteed Yield, Total Yield and Total Breakeven Year :

Executive Care Pro / Multiple Care Pro Guaranteed IRR and Total IRR at year 30 is the **highest** and Total Breakeven Year is the **shortest** ,among key competitors.

For detailed comparison please refer to **Appendix 2**.

Disclaimer: The above analysis and comparisons made by the Company are based on the relevant information. They are subject to change at anytime without notice. The Company does not bear any liability for any errors and omissions. This document is for Internal Use Only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

VIII. New Critical Illness definitions

(a) New Critical Illness definitions

By adopting new CI definitions:

1. The new definitions are meant to be in line with the market, such new definitions are bound to be loosened / tightened than existing definition
2. The illnesses are more clearly defined based on current medical classifications to avoid confusion and argument
3. Such new definitions are more specific and facilitate the work flow of claims application
4. Enable AIAHK to offer more comprehensive protection e.g. multiple claims and increased issue limit

Some major highlights of new and old definition among the four most common critical illness below:

Example	Old definition	New definition	Evaluation highlights
Cancer	3 exclusions	6 exclusions (3 new added)	**The 3 new exclusions under new Cancer definition belongs to early stage cancer, conditions are less likely to cause fatality** Cancer is more clearly defined based on current medical cancer TNM classifications to avoid confusion and argument
Stroke	Requires: ● Evidence of permanent neurological deficit must be produced	Requires: ● Evidence of permanent neurological deficit. Neurological sequelae lasting for at least 4 weeks is required.	**No significant change in actual practice** Under old definitions, it normally requires 4 weeks or longer observation in claim practice New definitions clearly specify the claim requirement in contract in order to facilitate the work flow of claims application.
Heart Attack	Requires elevation of cardiac enzymes	Requires elevation of cardiac enzymes (CPK-MB) at levels above normal, or troponins recorded at a level of Troponin I >0.5ng/ml or higher	**No significant change** New definitions add one more choice of the current popular medical testing for heart attack to faciliate the work flow of claims application.
Kidney Failure	Both kidneys present chronic irreversible failure to function		**No change**

Existing inforce Executive Care policies are NOT affected by new CI definitions.

For further details of key differences between old and new CI definitions, please refer to **Q4 of Section X Frequently Asked Questions**.

(b) New covered illnesses

✓ - covered illness

✳ - coverage for chronic relapsing pancreatitis / systemic sclerosis

20% - illness subject to 20% benefit payment

New illnesses covered by AIA	AIA	PrX	AXX	ManuX	INX
Acute Necrohemorrhagic Pancreatitis	✓	✳	✳	✓	✳
Chronic Adrenal Insufficiency (Addison's Disease)	✓		✓		
Infective Endocarditis	✓			✓	
Pheochromocytoma	✓				
Progressive Supranuclear Palsy	✓	✓	✓		
Severe Myasthenia Gravis	✓			✓	
Systemic Lupus Erythematosus (SLE) with Lupus Nephritis	✓	✓	✓	✓	20%
Systemic Scleroderma	✓			✳	

Number of illnesses by CI coverage type	AIA	PrX	AXX	ManuX	INX
Major Illnesses (100% benefit)	53	52	51	53	44
Minor Illnesses (partial benefit)	3	1	1	1	2

Disclaimer: Above information is based on the respective insurance companies' product brochures on June 30, 2011. The above comparisons made by the Company are based on the relevant information. They are subject to change at anytime without notice. AIA does not bear any liability for any errors and omissions.

(c) Covered Illness Schedule

(i) Critical Illnesses for which Lump Sum Advance Payment for Critical Illness is payable (Major Illnesses)

Group 1 Cancer	**Group 4 Illnesses related to Major Organs and Functions**
1. Cancer	27. Acute Necrohemorrhagic Pancreatitis
	28. Aplastic Anaemia
Group 2 Illnesses related to the Heart	29. Chronic Liver Disease
2. Cardiomyopathy	30. End-stage Lung Disease
3. Coronary Artery Surgery	31. Fulminant Viral Hepatitis
4. Heart Attack	32. Kidney Failure
5. Heart Valve Replacement and Repair	33. Major Organ Transplant
6. Infective Endocarditis	34. Medullary Cystic Disease
7. Other Serious Coronary Artery Disease	35. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
8. Pulmonary Arterial Hypertension (Primary)	36. Systemic Scleroderma
9. Surgery to the Aorta	
Group 3 Illnesses related to the Nervous System	**Group 5 Other Major Illnesses**
10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	37. AIDS due to Blood Transfusion
11. Apallic Syndrome	38. Blindness
12. Bacterial Meningitis	39. Chronic Adrenal Insufficiency (Addison's Disease)
13. Benign Brain Tumour	40. Creutzfeld-Jacob Disease
14. Coma	41. Ebola
15. Encephalitis	42. Elephantiasis
16. Hemiplegia	43. Loss of Hearing
17. Major Head Trauma	44. Loss of One Limb and One Eye
18. Motor Neurone Disease	45. Loss of Speech
19. Multiple Sclerosis	46. Loss of Two Limbs
20. Muscular Dystrophy	47. Major Burns
21. Paralysis	48. Necrotising Fasciitis
22. Parkinson's Disease	49. Occupationally Acquired HIV
23. Poliomyelitis	50. Pheochromocytoma
24. Progressive Supranuclear Palsy	51. Severe Rheumatoid Arthritis
25. Severe Myasthenia Gravis	52. Loss of Independent Existence (Coverage ceases after age 65)^
26. Stroke	53. Terminal Illness^

^ Loss of Independent Existence and Terminal Illness are not covered for purposes of Tier 2 to Tier 5 claims under Multiple Critical Illness Benefit.

(ii) Illnesses for which Limited Advance Payment is payable:

Minor Illnesses:

54. Cerebral Aneurysm Requiring Surgery
55. Early Thyroid Cancer (at TNM classification T1N0M0)
56. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Severe Child Disease Benefit covering:

1. Insulin Dependent Diabetes Mellitus
2. Still's Disease
3. Kawasaki Disease with Heart Complications
4. Osteogenesis Imperfecta – Type III

Female Carcinoma-in-situ Benefit covering the following Carcinoma-in-situ:

1. Breast
2. Cervix Uteri (at CIN III grading or CIS)
3. Uterus
4. Ovary
5. Fallopian tube
6. Vagina / Vulva

(iii) Illnesses for which additional benefit is payable:

Male Cancer Benefit covering:

1. Prostate Cancer (at TNM Classification T1c or above)
2. Testicular Cancer

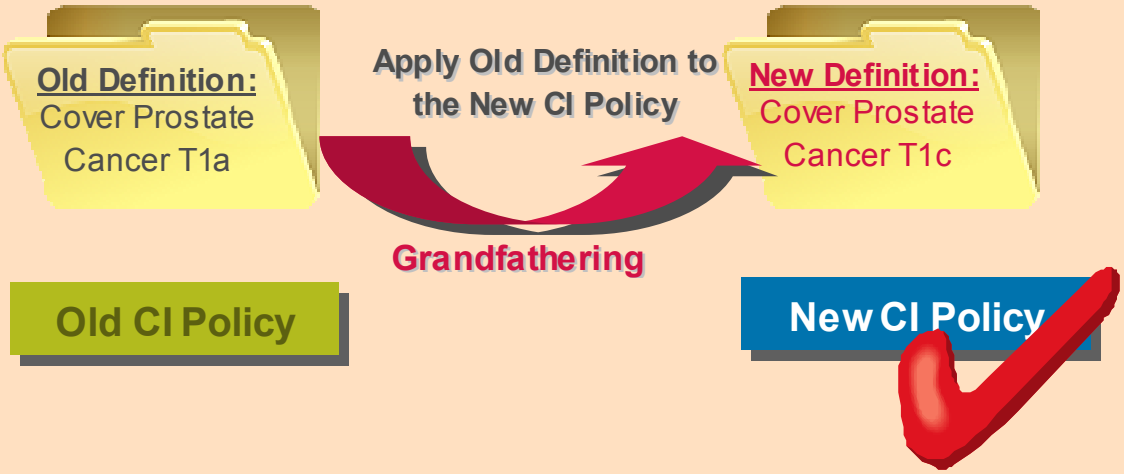
IX. Handling of existing Ex-Care customers

(a) Grandfathering ("GFA")

Concept of Grandfathering

- New Critical Illness definitions put in place are bound to be looser / tighter than the old definitions. Thus, we have Grandfathering for existing Insured with in-force Old CI Policies who are also covered by the New CI Policies.
- Grandfathering avoids claim disputes due to different claims treatment of the same illness under Old and New CI Policies.

Example:
If Mr. Wong holding both Old and New CI Policies is Diagnosed with Prostate Cancer T1a,

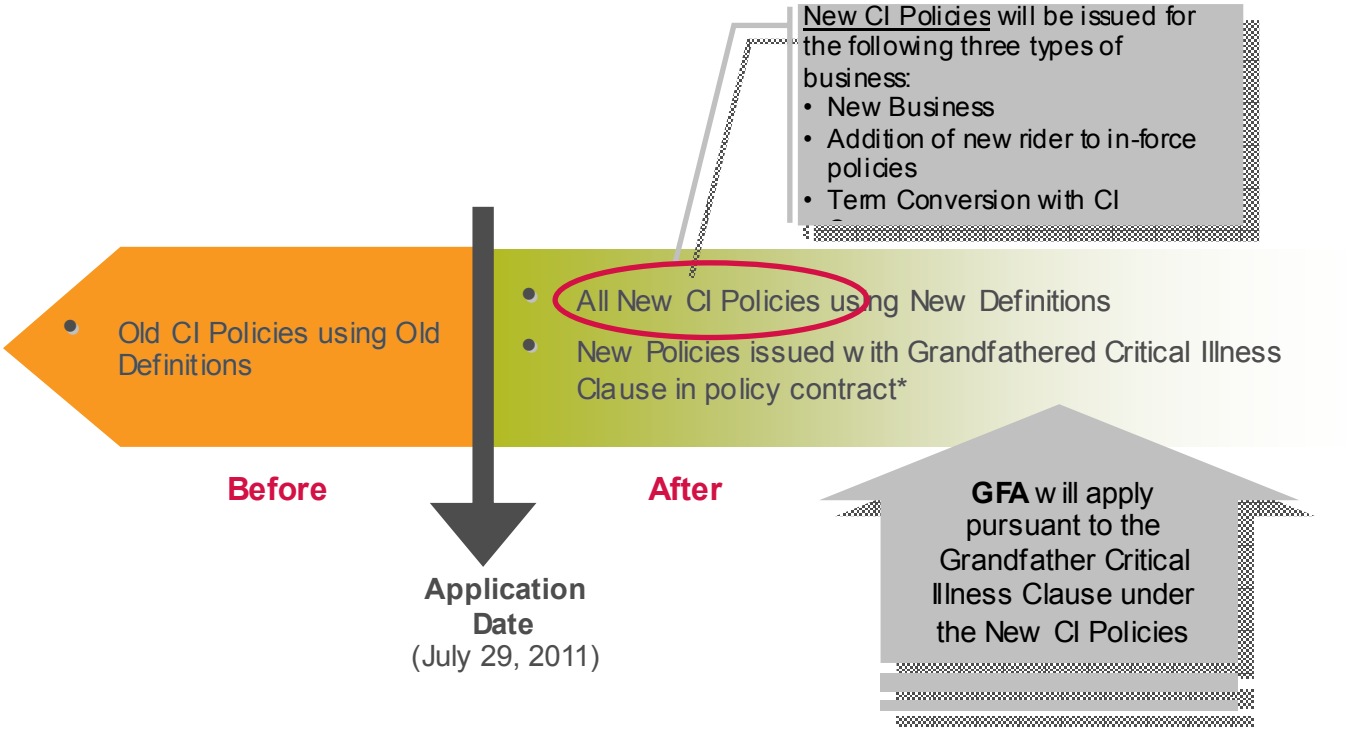


Due to Grandfathering, benefits under both Old CI Policy and New CI Policy will be paid.

- **"Old CI Policy"** means the policy or supplementary contract providing coverage for Critical Illness or Cancer (as the case may be) which was issued before December 31, 2011 and which does not contain any Grandfathered Critical Illness clause.
- **"New CI Policy"** means the policy or supplementary contract applied for on or after July 29, 2011, which provides coverage for Critical Illness and contains a Grandfathered Critical Illness Clause.
- **"Old Definition"** means a definition of Critical Illness or Cancer under the Old CI Policy.
- **"New Definition"** means a definition of Critical Illness or Cancer adopted under the New CI Policy.

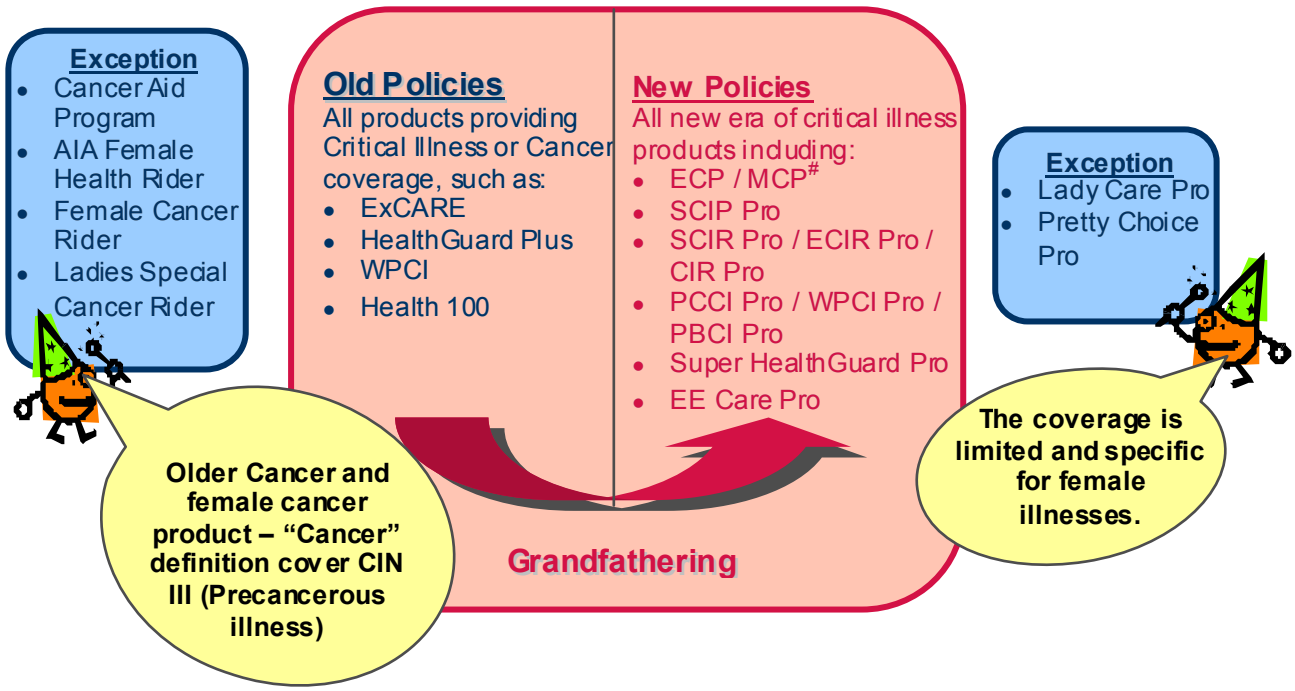
Summary for GFA under New CI Policy

The following diagram shows an overall picture related to GFA after July 29, 2011



* Applicable only to those products under the scope of GFA.

Products under the scope of GFA



 # GFA does not apply to the Multiple Critical Illness Benefit (Tier 2 to Tier 5 Major Illness claims) under Multiple Care Pro.

Grandfathering rules

Eligibility	• Upon diagnosis of a Critical Illness, the insured must have an **in-force Old CI Policy** using the Old Definitions, under which the **same** Critical Illness is **payable / paid**.
Exclusion	• Claim assessment still subject to New CI Policy's terms & conditions, such as **general/specific exclusions** and **other contract limitation**, e.g. waiting period, etc…
Maximum Claim Amount under GFA	• Aggregate Grandfathered CI claims under all policies included under the scope of GFA are capped at a lifetime limit of **US$650,000** per insured*.

* Benefit payments which do not take the form of a lump sum payment will not be included within the GFA lifetime limit.

Examples of benefits under Critical Illness products which are not lump sum payment benefits include:

- Waiver of Premium type benefits – WPCI, PBCI, PCCI
- Hospital Cash type benefits – Health 100, PHP, etc….

For details of the grandfathering rules, please refer to **FAQ Q9 to Q15** and **policy contracts**.

(b) Plan change from Ex-Care

*****Plan change from Ex-Care must be applied before 11/30/2011*****

Existing Policies		**to Multiple Care Pro**	**to Executive Care Pro**
Ex-Care applied for on or after 1 Dec 2010	➢ standard rating or up to 50% medical rating + ➢ not from conversion + ➢ with no exclusions	➢ Signed health declaration required* ➢ Acknowledge new CI definitions*	➢ Underwriting not required ➢ Acknowledge new CI definitions*
All other Ex-Care policies, including: ➢ From conversion ➢ "medical rate up" above 50% ➢ Ex-Care applied for before Dec 1, 2010 ➢ With exclusions		➢ Full underwriting ➢ Acknowledge new CI definitions*	

- The 8 new covered illnesses are also subject to 90 days waiting period
- Customers need to pay back the premium difference along with interest
- Partial plan change is not allowed

(*) The sample of "Executive Care Change to Executive Care Pro / Multiple Care Pro -- Declaration Form", please refer to **Q16 of FAQ.**

For other details, please refer to **Appendix 1, E. POS Guidelines.**

(c) Term (with CI) Conversion

Term (with CI) conversion to	Executive Care Pro	Multiple Care Pro
	● Underwriting not required ● Awaiting period of 90 days will apply to the new covered Critical Illnesses ● Acknowledge new CI definitions ● Other rules follow existing	● Underwriting is required before converting into Multiple Care Pro ● Awaiting period of 90 days will apply to the new covered Critical Illnesses ● Acknowledge new CI definitions ● the medical and financial underwriting requirements (1.5 times SA) will follow those as stated in the Underwriting Guideline

For other details, please refer to **Appendix 1, E. POS Guidelines.**

X. Frequently Asked Questions (FAQ)

(a) FAQ related to multiple claim

Q1: How many number of multiple claims in Multiple Care Pro cover?

A: The 51 Major Illnesses (Critical Illnesses) covered for multiple (Tier 2 to Tier 5) claims are divided into 5 groups under the Schedule of Critical Illness Groups, as follows

Group 1 Cancer	**Group 4 Illnesses related to Major Organs and Functions**
1. Cancer	27. Acute Necrohemorrhagic Pancreatitis
Group 2 Illnesses related to the Heart	28. Aplastic Anaemia
2. Cardiomyopathy	29. Chronic Liver Disease
3. Coronary Artery Surgery	30. End-stage Lung Disease
4. Heart Attack	31. Fulminant Viral Hepatitis
5. Heart Valve Replacement and Repair	32. Kidney Failure
6. Infective Endocarditis	33. Major Organ Transplant
7. Other Serious Coronary Artery Disease	34. Medullary Cystic Disease
8. Pulmonary Arterial Hypertension (Primary)	35. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
9. Surgery to the Aorta	36. Systemic Scleroderma
Group 3 Illnesses related to the Nervous System	**Group 5 Other Major Illnesses**
10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	37. AIDS due to Blood Transfusion
11. Apallic Syndrome	38. Blindness
12. Bacterial Meningitis	39. Chronic Adrenal Insufficiency (Addison's Disease)
13. Benign Brain Tumour	40. Creutzfeld-Jacob Disease
14. Coma	41. Ebola
15. Encephalitis	42. Elephantiasis
16. Hemiplegia	43. Loss of Hearing
17. Major Head Trauma	44. Loss of One Limb and One Eye
18. Motor Neurone Disease	45. Loss of Speech
19. Multiple Sclerosis	46. Loss of Two Limbs
20. Muscular Dystrophy	47. Major Burns
21. Paralysis	48. Necrotising Fasciitis
22. Parkinson's Disease	49. Occupationally Acquired HIV
23. Poliomyelitis	50. Pheochromocytoma
24. Progressive Supranuclear Palsy	51. Severe Rheumatoid Arthritis
25. Severe Myasthenia Gravis	
26. Stroke	

Tier 1 Major Illness claim can be for any of 53 Major Illnesses (including Loss of Independent Existence or Terminal Illness). Tier 2 to Tier 5 Major Illness claim can be for any of 51 Major Illnesses as shown above (excluding Loss of Independent Existence or Terminal Illness).

Q2: How do waiting periods of multiple claims in Multiple Care Pro work?

A: Multiple Care Pro covers up to 5 times critical illness sum assured. In addition to the protection from Executive Care Pro, Multiple Care Pro provides Multiple Critical Illness Benefit until aged 85 (Tier 2 to Tier 5 claims covering 51 Major Illnesses excluding Loss of Independent Existence and Terminal Illness), subject to the following conditions:

1. Each claim is made from a different group among the 5 groups shown in the Schedule of Critical Illness Groups (Cancer is not under this restriction). Under the Policy, up to a maximum of 3 claims for occurrence or recurrence of Cancer can be made (including the first Major Illness claim);

2. The subsequent Major Illness is diagnosed at least 1 year after the date of Diagnosis of the Immediately Preceding Illness for which a claim has been paid (except for claim situations as specified in 3. , 4. and 5. below);

3. After receiving any claim payment for Cancer, a Five-Year Cancer Waiting Period applies to any subsequent Cancer claim. **Five-Year Cancer Waiting Period** means 5 years following:
   (i) the date of Diagnosis of the Immediately Preceding Cancer if the subsequent Cancer occurs at a different organ; or
   (ii) the first date as of which, following medical treatment, there have been no signs or symptoms (supported by clinical or imaging evidence) of the Immediately Preceding Cancer if the subsequent Cancer occurs at the same organ (defined as 'clean date'),

   for the entire duration of which the Insured has had no signs or symptoms, nor any Diagnosis, of the subsequent Cancer, as confirmed by a Registered Medical Practitioner in the appropriate medical specialty, and supported by clinical, radiological and histological evidence. **(Please refer to the diagram next page for detailed illustrations)**

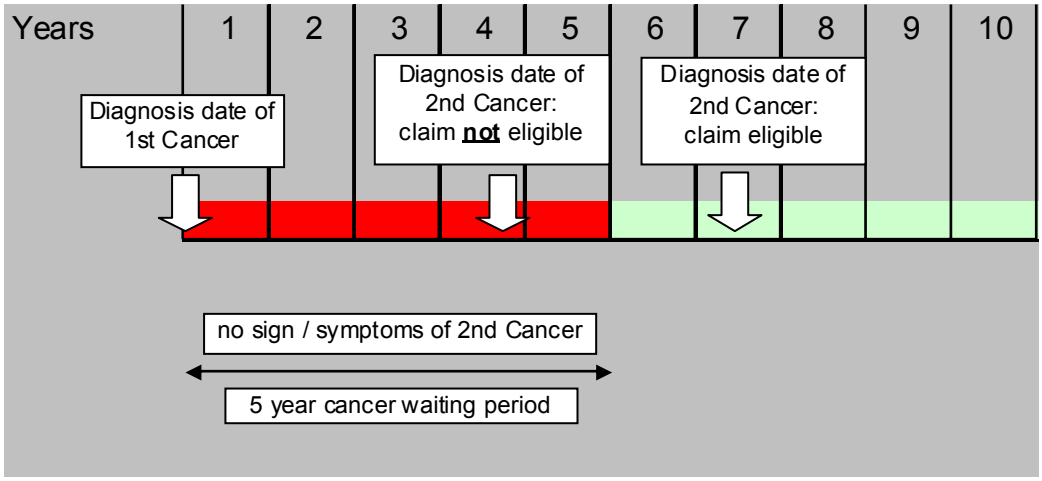
4. After receiving any claim payment for Cancer, if the subsequent Major Illness is from Major Illness Group 4 (Illness Related to Major Organs and Functions), such Major Illness is diagnosed at least 5 years after the date of Diagnosis of the Immediately Preceding Cancer;

5. If the first Major Illness claim is for "Loss of Independent Existence" or "Terminal Illness", the second Major Illness (other than Loss of Independent Existence and Terminal Illness) is diagnosed at least 5 years after the date of Diagnosis of "Loss of Independent Existence" or "Terminal Illness" and such claim can be from any Major Illness Group, whereas any subsequent Major Illness claims (after the second claim) must be from a different Major Illness group (Cancer is not under this restriction);

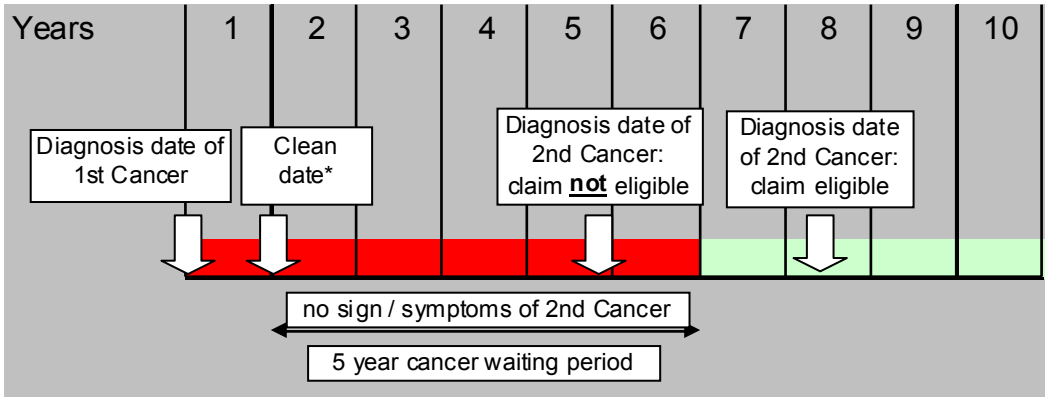
6. The Insured survives for at least 15 days from the date of Diagnosis of the subsequent Major Illness.

Five-Year Cancer Waiting Period illustration

Subsequent Cancer of a different organ:



Recurrent Cancer of the same organ:



* Clean date means the first day there have been no signs or symptoms (supported by clinical or imaging evidence) of cancer following medical treatments.

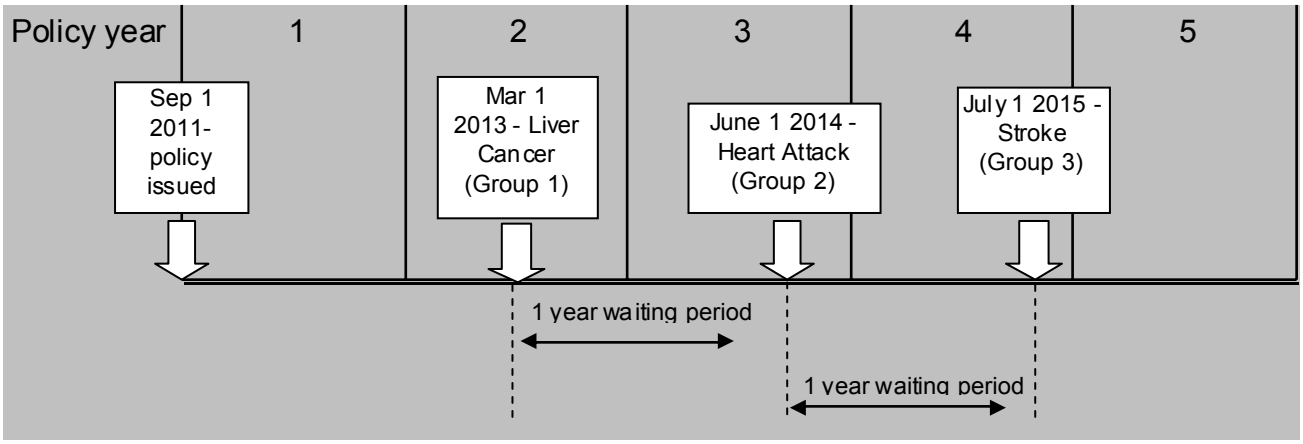
Some illustrative examples:

(i) Applying Waiting Period to illnesses of different Groups

On September 1, 2011, a Multiple Care Pro 80 policy is issued with Initial Face Amount of US$100,000.

When?	What happened?	Benefits paid
March 1, 2013	Diagnosed with Liver Cancer (Group 1 Major Illness)	Tier 1 claim US$80,000*
June 1, 2014	Diagnosed with Heart Attack (Group 2 Major Illness)	Tier 2 claim US$80,000
July 1, 2015	Diagnosed with Stroke (Group 3 Major Illness)	Tier 3 claim US$80,000

Total amount paid: US$240,000 (3 times CI sum assured)



* The Current Face Amount of the policy is now US$20,000 and will remain so until death of the insured, at which time US$20,000 will be paid as death benefit. In addition, 4% of the Initial Face Amount (i.e. US$4,000) will be paid as a Compassionate Cash Benefit.

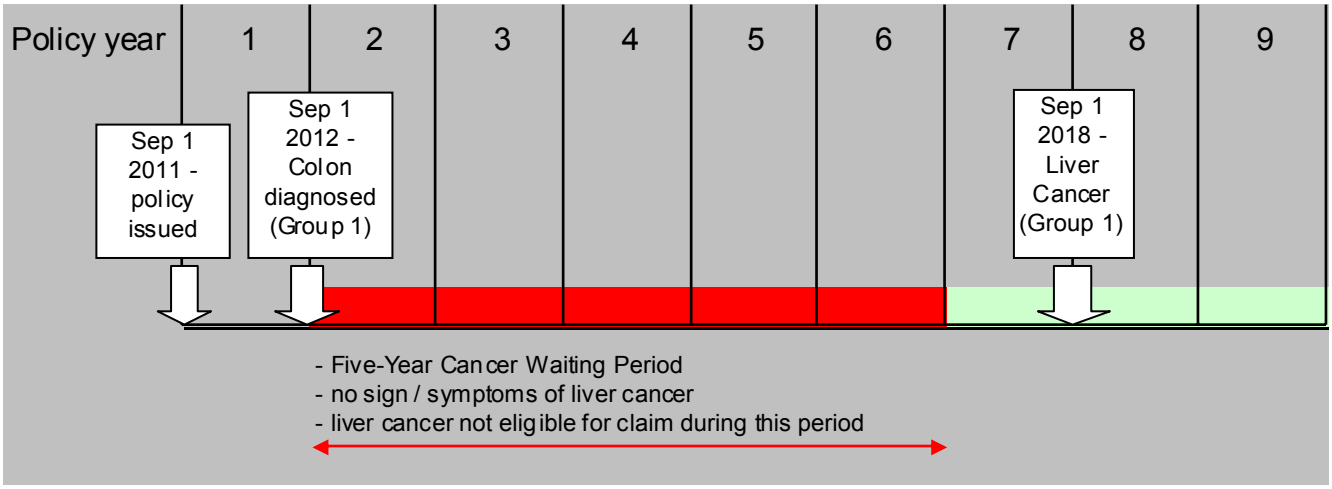
Total death benefit: US$24,000 paid to beneficiary

(ii) Applying Five-Year Cancer Waiting Period to Cancer of a different organ

On September 1, 2011, a Multiple Care Pro 100 policy is issued with Initial Face Amount of US$100,000.

When?	What happened?	Benefits paid
September 1, 2012	Diagnosed with Colon Cancer (Group 1 Major Illness)	Tier 1 claim US$100,000
September 1, 2018	Diagnosed with Liver Cancer (Group 1 Major Illness)	Tier 2 claim US$100,000

Total amount paid: US$200,000 (2 times CI sum assured)



In addition, 5% of the Initial Face Amount (i.e. US$5,000) will be paid as a Compassionate Cash Benefit upon death of the insured.

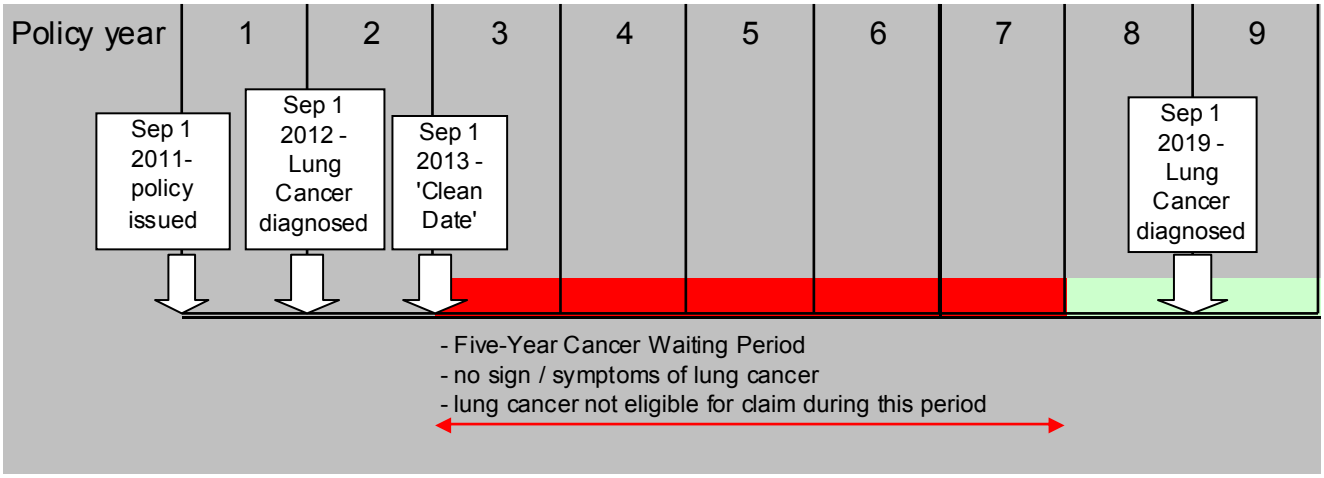
Compassionate Cash Benefit: US$5,000 paid to beneficiary

(iii) Applying Five-Year Cancer Waiting Period to Cancer of the same organ

On September 1, 2011, a Multiple Care Pro 100 policy is issued with Initial Face Amount of US$150,000.

When?	What happened?	Benefits paid
September 1, 2012	Diagnosed with Lung Cancer (Group 1 Major Illness)	Tier 1 claim US$150,000
September 1, 2013	"Clean Date" – at which medical reports show that there have been no signs or symptoms of Cancer following medical treatment.	
September 1, 2019	Diagnosed again with Lung Cancer (Group 1 Major Illness), by which date the 5-Year Cancer Waiting Period (counted from September 1, 2013 – the 'Clean Date') has expired	Tier 2 claim US$150,000

Total amount paid: US$300,000 (2 times CI sum assured)



In addition, 5% of the Initial Face Amount (i.e. US$7,500) will be paid as a Compassionate Cash Benefit upon death of the insured.

Compassionate Cash Benefit: US$7,500 paid to beneficiary

(b) FAQ related to new CI definitions

Q4: What are the key differences under old and new CI definitions?

A: Highlight of difference under old and new definitions for top 10 most common CIs:

What definition?	Old	New	Evaluation
Cancer	Cancer except: ● skin cancer ● HIV related ● pre-malignant / non-invasive / carcinoma in situ / borderline malignancy / low malignant potential	Cancer except: ● skin cancer ● HIV related ● pre-malignant / non-invasive / carcinoma in situ / borderline malignancy / low malignant potential	
		● Stage T1N0M0 thyroid caner or a lower stage (according to the TNM classification system)	Early Thyroid Cancer will advance 20% benefit for stage T1N0M0 thyroid cancer.
		● Stage T1a or T1b prostate cancer or a lower stage (according to the TNM classification system)	T1a or T1b are relatively minor conditions as: T1a: The cancer is found incidentally after a transurethral resection of the prostate (often abbreviated as TURP) that was done for benign prostatic hyperplasia (BPH). In this stage, cancer is present in less than 5% of the tissue removed T1b: The cancer is found incidentally after a TURP but is present in more than 5% of the tissue removed. For these stages, no further treatment is usually required.
		● chronic lymphocytic leukaemia classified as less than RAI Stage III	Early treatment of CLL with chemotherapy does not prolong life statistically and treatment can cause side effects. The CLL RAI 0 to 2 (low and intermediate risk class) cases may not have any symptom and may not need radical treatment. Doctors often advise observation unless the disease is progressing fast or when symptoms appear before starting treatment. If the leukaemia is progressing to higher RAI stage 3 & 4 which are more likely to need immediate treatment and CI benefit will then be paid to support their medical needs.

What definition?	Old	New	Evaluation
Angioplasty and Other Invasive Treatments for Coronary Artery Disease	minimum of 50% stenosis of 2 or more coronary arteries with: ● undergoing of surgery for correction of narrowing ● conditions required such as chest pain and ECG changes (心電圖)	minimum of 50% stenosis of two (2) or more coronary arteries with ● undergoing of surgery for correction of narrowing	New definition in this regard is relaxed and simplified. Chest pain and ECG changes (心電圖) are no longer required.
Stroke	Requires: Evidence of permanent neurological deficit must be produced (note : it normally takes more than 4 weeks' observation to confirm permanent neurological deficit) Exclusion: ● Neurological sequelae must last for at least 24 hours (not transient ischaemic attacks or any reversible ischaemic neurological deficit)	Requires: Evidence of permanent neurological deficit lasting for 4 weeks is required. Exclusion: 1. Cerebral symptoms due to transient ischaemic attacks 2. Any reversible ischaemic neurological deficit 3. Cerebral symptons due to migraine 4. Vascular disease affecting the eye or optic nerve or vestibular functions	**No significant change in actual practice** Both old and new definition requires evidence of permanent neurological deficit to last for 4 weeks. Thus, there is no change in the actual claims procedure. Both old and new definition also exclude conditions producing neurological sequelae or transient ischaemic attacks. lasting less than twenty-four (24) (3) & (4) are not part of the Stroke under old and new definition, thus are excluded. The new definition explicitly states it in contract for clarification purpose.

What definition?	Old	New	Evaluation
Heart Attack	Conditions required are stated in plain wordings: (a) A current history of typical chest pain; (b) Current elevation of cardiac enzymes; and (c) New electrocardiographic changes.	Conditions required are stated more clearly: (a) A history of typical chest pain; (b) New characteristic ECG changes indicating acute myocardial infarction at the time of the relevant cardiac incident; and (c) Either (i) elevation of cardiac enzymes (CPK-MB) at levels above the generally accepted laboratory levels of normal, or (ii) troponins recorded at a level of Troponin I>0.5ng/ml or higher. Angina is specifically excluded.	**No significant change** New ECG changes have been modified to make the intention clearer in relation to Heart Attack. Change specific to and at the time of the relevant cardiac incident is required. New definitions add one more choice of the current popular medical testing for heart attack to faciliate the work flow of claims application. Angina is a symptom of chest pain. It is associated with transient ischemia of the heart muscle and will display a normal ECG in between attacks. Whereas heart attack is myocardial infarction, which occurs when there is interruption of blood supply to the heart muscles causing muscle cell death. It is only to make the definition clearer.
Other Serious Coronary Artery Disease	● narrowing of 3 arteries by a minimum of 60%	● narrowing of 3 arteries by a minimum of 60% ● added clarification of "major coronary artery"	**No significant change** Clarification of "major coronary artery" aims to clarify the affected branches from the major artery are essentially continuance of the affected major artery. Stating clearly the major coronary arteries refers to the four tributaries as "left main stem artery, circumflex artery and its branches, left anterior descending coronary artery and its branches, right coronary artery and its branches" will avoid future dispute.
Benign Brain Tumour	Does not cover meninges (腦膜)	Covers for **meninges** (腦膜)	New definition covers for **meninges** (腦膜)
Heart Valve Replacement and Repair	Requires open-heart surgery to replace heart valves only	Requires open-heart surgery to replace heart valve s **OR to repair**	New definition covers heart valve **repair** as well
Pulmonary Arterial Hypertension (Primary)	Requires many quantitative measurements	Can be **class 3 or class 4** of the NYHA Classification (qualitative measurement)	New definition does not require quantitative measurements
Blindness	Only covers as a result of **acute sickness** or accident	as a result of **illness** or Injury	New definition covers Blindness as a result of **chronic illness** or Injury
Cardiomyopathy	Requires **class 4** of the NYHA Classification of cardiac impairment	Can be **class 3 or class 4** of the NYHA Classification	**Lower class** is required for new definition

What definition?	Old	New	Evaluation
Loss of Hearing	Only covers as a result of **acute sickness** or accident	as a result of **illness** or Injury	New definition covers Loss of Hearing as a result of **chronic illness** or Injury

For full context of definitions, please refer to new policy contract or visit the '**Health Attitude**' webpage at Agency Corner where you can find a video by Dr. Yam explaining the new CI definitions.

Q5: How does the new CI definition compare with key market players?

A: Comparing with key maket players, the most common major illness definitions' key difference is compared as below:

What definition	Key Difference	AIA	PrX (use old definitions)	AXX*	ManuX	INX
Cancer	New exclusions^					
	Early Chronic lymphocytic leukaemia	**Exclude RAI Stage I, II**	Exclude all stages	Exclude RAI Stage I, II	Exclude RAI Stage I, II	Exclude less than RAI Stage I
	Early Prostate	**Exclude T1a , T1b**	Does not exclude	Exclude T1a, T1b, T1c	Exclude T1a, T1b	Exclude T1a , T1b
	Early Thyroid	**T1N0M0 pays 20% benefit #**	Does not exclude	Does not exclude	Does not exclude	Exclude papillary micro-carcinoma
Heart Attack	Substance level required in blood	**Elevation of cardiac enzymes to above normal level or Troponin I > 0.5ng/ml**	Elevation of cardiac enzymes	Elevation of cardiac enzymes indicating myocardial damage	Elevation of cardiac enzymes or Troponin T > 0.6ng/ml or Troponin I > 2 ng/ml	Elevation of cardiac enzymes or Troponin T > 1.0ng/ml
Stroke	permanent neurological deficit required lasting for	**4 weeks**	Not specified	12 weeks	6 weeks	6 weeks

* AXX has a clause in their Cancer definition that they can revise such definition from time to time.

^ All other cancer exclusions are the same to a certain extend for each competitors such as HIV exclusion, borderline malignancy exclusions and skin cancer (other than malignant melanoma) exclusion.

Although T1N0M0 Thyroid Cancer is excluded from Cancer definition, it is paid under Early Thyroid Cancer benefit as 20% of sum assured.

Survival data of T1a / T1b prostate cancer and T1N0M0 thyroid cancer are as below:

	Classification	5 Year Survival rate#
Early Prostate Cancer	T1a , T1b	100%
Early Thyroid Cancer	T1N0M0 (pays 20% benefit)	100%

Information retrieved from American Cancer Society

Q6: Under definition of Cancer, what is TNM classification?

A: The TNM Classification of Malignant Tumors (TNM) is a cancer staging system that describes the extent of cancer in a patient's body.

- T describes the size of the tumor and whether it has invaded nearby tissue,
- N describes regional lymph nodes that are involved,
- M describes distant metastasis (spread of cancer from one body part to another).

Mandatory parameters ("T", "N", and "M")

- T (CIS, 0–4): size or direct extent of the primary tumor
- N (0–3): degree of spread to regional lymph nodes
  - N0: tumor cells absent from regional lymph nodes
  - N1: regional lymph node metastasis present; (at some sites: tumor spread to closest or small number of regional lymph nodes)
  - N2: tumor spread to an extent between N1 and N3 (N2 is not used at all sites)
  - N3: tumor spread to more distant or numerous regional lymph nodes (N3 is not used at all sites)
- M (0/1): presence of metastasis
  - M0: no distant metastasis
  - M1: metastasis to distant organs (beyond regional lymph nodes)

Example:

(1) **T1N0M0 thyroid cancer** means the size of the tumor of the thyroid is less than 2cm in diameter, tumor cells absent from regional lymph nodes and no distant metastasis.

(2) T1a /T1b prostate cancer

T1 means tumor present, but not detectable clinically or with imaging:

T1a: tumor was incidentally found in less than 5% of prostate tissue removed

T1b: tumor was incidentally found in greater than 5% of prostate tissue removed

Q7: What is RAI under Cancer definition?

A: RAI Staging is a method for communication and to grade the finding in Chronic Lymphocytic Leukaemia. RAI stage 1 and 2 means the following:

RAI stage 1: Lymphocytosis with absolute lymphocyte count > 15000/mm^3 in peripheral blood plus enlarged lymph nodes. The spleen and liver are not enlarged and the red blood cell and platelet counts are near normal.

RAI stage 2: Lymphocytosis with absolute lymhocyte count > 15000/mm^3 in peripheral blood. Plus enlarged spleen or enlarged liver, with or without enlarged lymph nodes. The red blood cell and platelet counts are near normal.

Q8: Under definition of Heart Attack, what is Troponin?

A: Troponins release from heart muscles during or after heart attacks. Different Troponins remain in the patient's body for different length of time. Troponin I measurement is commonly use by doctors in HK for diagnosis of heart problems.

(c) FAQ related to Grandfathering (GFA)

Q9: Which New CI policies have grandfathering rights?

A: Please refer to the following table:

<table>
<tr><td rowspan="2">Grandfathering is available</td><td>Life
(B Policy)</td><td>Basic
● Executive Care Pro
● Multiple Care Pro
● Superior Critical Illness Plan Pro</td><td>Rider
● Super Critical Illness Rider Pro
● Enhanced Critical Illness Rider Pro
● Critical Illness Rider Pro</td></tr>
<tr><td>A&H
(M Policy)</td><td colspan="2">● Super HealthGuard Pro
● EE Care Pro</td></tr>
<tr><td>Grandfathering is not available</td><td colspan="3">● Lady Care Pro
● Pretty Choice Pro</td></tr>
</table>

Q10: Which Old CI policies may apply Grandfathering to New CI policies?

A: Basically, all products providing coverage for Critical Illness or Cancer are under the scope of GFA. The following table lists the major eligible Old CI Policies for reference:

Life / A&H	Basic / Standalone	Rider
Life (B Policy)	Executive Care Superior Critical Illness Plan WSM Superior Critical Illness Plan Lady's Choice AP Premium Refund – Critical Illness Life Cancer Care 2000 Health 100 Combo Protect Individual Critical Illness Plan Double-Secure Critical Illness Life Cancer Protector AIG Finance Life Cancer Care AIG Life Cancer Care Special Life Cancer Care Plan 1 Life Cancer Care Plus Permanent Hospital Protector	Superior Critical Illness Rider Enhanced Critical Illness Rider Executive Critical Illness Rider Critical Illness Rider Premium Continuation Critical Illness Rider Waiver of Premium (Critical Illness) Payor Benefit (Critical Illness) Rider
A&H (P & M Policy)	Cancer Shield Double 8 Double 8 (Youth & Student) HealthGuard 39 HealthGuard 35 HealthGuard Plus HealthGuard 39 Plus HealthGuard 35 Plus Cancer Care Protection Plus Super HealthGuard EE Care	HealthGuard Rider

However, Old CI Policies must also meet the following conditions in order for their Old Definitions of Critical Illness / Cancer to be applied to the same illness under New CI Policies:



In addition, a claim under the New CI Policy applying the Old Definitions continues to be subject to the following conditions and limitations under the New CI Policy:

- "Incontestability" clause;
- "Suicide" clause;
- "Survival" period;
- Waiting period;
- Any maximum benefit limits applicable to the subject Illness/Cancer under the New Policy;
- Coverage age limit as set out in the definition (e.g. coverage age limit of aged 65 for "Loss of Independent Existence");
- General and specific exclusions

Please refer to the examples in **Q13** for details of how different conditions and limitations affect the application of GFA to a Critical Illness claim.

Q11: Are there any Old CI policies whose old Critical Illness / Cancer definitions will NOT apply to New CI Policies under grandfathering?

A: Yes - the Cancer definition in Old CI Policies for the following products will not apply to New CI Policies:

- Cancer Aid Program
- AIA Female Health Rider
- Female Cancer Rider
- Ladies Special Cancer Rider

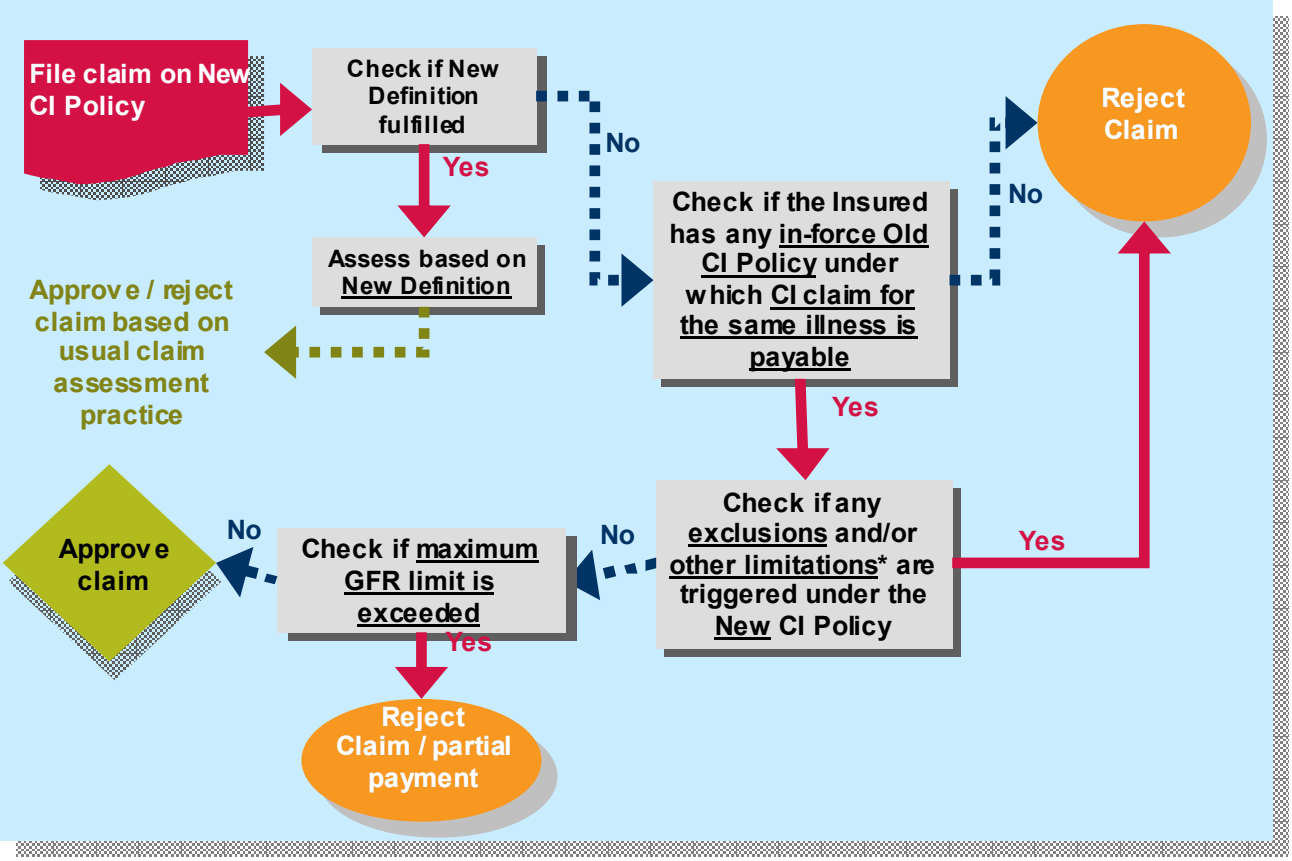
This is because the "Cancer" definitions under above Old CI Policies differ from the definitions of same illness under other Old CI Policies, which also covers Precancerous condition.

Q12: What type of benefit payments are included within the per life maximum claim amount of US$650,000 for GFA?

A: Only benefits paid in the form of a lump sum payment to the Owner will be included within the GFA's per life maximum. Other types of benefits, e.g. benefits in form of reimbursement, waiver of premium or daily hospital cash, etc will not be included within the GFA's per life maximum cap.

Q13: How is GFA applied to a Critical Illness claim ?

A: Please see the following illustration for the claim assessment process when a Critical Illness claim is submitted under a New CI Policy with the Grandfathered Critical Illness Clause.



* Other limitations include: waiting period, general and specific exclusions, any maximum benefit limit, maximum coverage age limit for Loss of Independent Existence, etc.

The following examples illustrate the claim results under different situations.



Example 1

Miss A has the following in-force policies:

Old CI Policy
CIR SA = USD 100,000
- Definition ☑
- Exclusions & Other limitations ☑

New CI Policy
Multiple Care Pro 100 SA = USD 200,000
- Definition ☒
- Exclusions & Other limitations ☑

Approve Claim Payment: USD 100,000

Apply Old Definition to New CI Policy due to GFA

Approve Claim Payment: USD 200,000

☑ Meet requirements / conditions
☒ Not meeting requirements / conditions, or triggering any exclusion or contract limitation.



Example 2

Mr. B has the following in-force policies:

Old CI Policy
ECIR SA = USD 50,000
- Definition ☑
- Exclusions & Other limitations ☑

New CI Policy
CIR Pro SA = USD 200,000
- Definition ☒
- Exclusions & Other limitations ☒
  e.g. waiting period, specific exclusions

Approve Claim payment: USD 50,000

Reject Claim
(Due to the Exclusions & Other limitations in the New Policy)

☑ Meet requirements / conditions
☒ Not meeting requirements / conditions, or triggering any exclusion or contract limitation.



Example 3

Mr. C has the following in-force policies:

Old CI Policy
WPCI on ExLife SA = USD 100,000
- Definition ☑
- Exclusions & Other limitations ☑

New CI Policy
Executive Care Pro 100 SA = USD 650,000
- Definition ☒
- Exclusions & Other limitations ☑

Approve Claim on WPCI

Apply Old Definition to New CI Policy due to GFA

Approve Claim Payment: USD 650,000 *(WPCI claim not counted within per life maximum for GFA)*

☑ Meet requirements / conditions
☒ Not meeting requirements / conditions, or triggering any exclusion or contract limitation.



Example 4

Miss D has the following in-force policies:

Old CI Policy
CIR SA = USD 300,000
- Definition ☑
- Exclusions & Other limitations ☑

New CI Policy
SCIP Pro CI Coverage = USD 450,000
- Definition ☒
- Exclusions & Other limitations ☑

Approve Claim Payment: USD 300,000

Apply Old Definition to New CI Policy due to GFA

Approve Claim Payment: USD 350,000 *(due to the per life maximum for GFA)*

Remaining Balance of CI Coverage under SCIP Pro = USD 100,000

☑ Meet requirements / conditions
☒ Not meeting requirements / conditions, or triggering any exclusion or contract limitation.

Q14: If an Insured holding a New CI Policy (e.g. Executive Care Pro) and an Old CI Policy (e.g. Super HealthGuard Policy) is diagnosed with thyroid cancer T1N0M0, what benefit is payable?

A: Under the Super HealthGuard Policy (the Old CI Policy), thyroid cancer T1N0M0 is within the meaning of the definition of "Cancer" and therefore 100% lump sum payment (with Renewal Bonus, if any) is payable.

Under the Executive Care Pro (the New CI Policy), although thyroid cancer T1N0M0 is not within the meaning of the definition of "Cancer", it fulfils the condition(s) for the definition of "Cancer" under the Super HealthGuard Policy (the Old CI Policy). Thus, the Grandfathered Critical Illness Clause will apply and a Lump Sum Advance Payment will be paid.

Q15: Will GFA apply to Multiple Critical Illness Benefit under Multiple Care Pro?

A: No. GFA does NOT apply to the Multiple Critical Illness Benefit (i.e., Tier 2 to Tier 5 Major Illness claims) under Multiple Care Pro.

(d) FAQ related to plan change

Q16: How does "Executive Care" Change to "Executive Care Pro" / "Multiple Care Pro" -- Declaration Form" look like?



American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

Executive Care Change to Executive Care Pro / Multiple Care Pro -- Declaration Form

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

This declaration contains important information about basic plan change from Executive Care ("Original Plan") to Executive Care Pro / Multiple Care Pro ("New Plan"). Please read the following carefully if you intend to apply for the above basic plan change.

1. The definitions of illnesses and Surgery within the meaning "Critical Illness" under the New Plan may DIFFER from, and in some cases will be more restrictive and looser than, the related definitions within the meaning of "Critical Illness" under the Original Plan.

   Following plan change, any claim(s) in respect of Critical Illness will be assessed in accordance with the Policy contract of the New Plan. Please refer to the definition of "Critical Illness" in the Policy contract of the New Plan for the condition(s) and/or diagnostic requirement(s) for all covered illnesses and Surgery.

2. Subject to the terms and conditions as set out in the Policy contract of the New Plan, the Grandfathered Critical Illness Clause under the New Plan will apply after the plan change if the Insured has any other in-force policy(ies) or supplementary contract(s) issued by the Company and/or American International Assurance Company, Limited before December 31, 2011 which provide coverage for Critical Illness or Cancer where the definitions of illnesses and Surgery within the meaning of Critical Illness or Cancer are different from the New Plan. However, if, at the time of making a claim under the New Plan, the Insured does not have any other such policy(ies) or supplementary contract(s) in force, the Grandfathered Critical Illness Clause under the New Plan will NOT apply.

You are strongly advised:
For any enquiries, please consult our AIA representatives and obtain a specimen of the Policy contract of the New Plan to review the revised definition of Critical Illness and the Grandfathered Critical Illness Clause.

Page 1 of 2 <<Form_no>>

Policy Number 保單號碼 | | | | | | | | | | |

CONFIRMATION AND ACKNOWLEDGMENT

Please "✓" in box (1) if plan change from Executive Care to Executive Care Pro.
Please "✓" in box (1) and box (2) if plan change from Executive Care to Multiple Care Pro.

(1) ☐ I/We confirm that I/we have read all information provided in this declaration form. I/We understand and accept the implications of changing the Original Plan to the New Plan.

(2) ☐ I/We declare that there has been no change in the Insured's condition of health, and that the Insured has not sought/ received any medical advice or attention, consultation or examination or treatment whatsoever (except medical attention or consultation for colds and influenza and/or examination for employment or immigration purpose) since the date of completion of the application for the Original Plan with the American International Assurance Co. (Bermuda) Ltd. (the "Company"); the Insured also has no signs and symptoms that would cause the Insured to seek or plan for any medical treatments and consultations. I/We understand that the Company will rely on the information in this Declaration in deciding whether or not to approve my/our request for plan change.

I/We hereby acknowledge and agree that: (a) I/We understand that the "Company", believing the Insured's health condition to be as stated in this declaration form, will rely and act on the same, and that if the Insured's health condition were to be otherwise than as stated above, the proposed basic plan change to Multiple Care Pro may be void; and (b) such basic plan change to Multiple Care Pro shall not be considered as effected by reason of any money paid, or settlement made in payment of, or on account of any premium, until this declaration form is received by the Company during the life time of the Insured and finally approved by an authorized officer of the Company.

SPECIMEN For Internal Use Only

_____ On _____
Signature of Insured (Age 18 or over) **MM/DD/YYYY**

_____ On _____ _____ on _____
Signature of Owner (if other than Insured) **MM/DD/YYYY** **Signature of Assignee (if applicable)** **MM/DD/YYYY**

PLEASE SIGN & RETURN IMMEDIATELY BUT NO LATER THAN 14 DAYS
PLEASE DO NOT SIGN ON BLANK FORM

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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

AIA.COM.HK

Memo

Attn: All Agents via EDDs & Honourable Advisors / EDDs / SDDs / Senior Advisors / DDs / Managers-in-charge (Hong Kong & Macau Region)

From: Chow Wai Chuen

Co/Dept:

Dept: Product Strategy and Management Department

Tel:

Tel:

Copy: Mr. Jacky Chan / Mr. Chris Ma / All Department Heads / DOAs / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre

Date: 20 April 2012

Total page: 4 pages + enclosures

Subject: (Ref: A120422) **新「勢」代危疾產品 - 「泰然安心保」及「多重安心保」- 加入港元及澳門幣作保單貨幣**
New Era of CI products – Executive Care Pro & Multiple Care Pro – Introduction of Hong Kong Dollar (HKD) and Pataca (MOP) as Policy Currency

「泰然安心保」及「多重安心保」自推出後深受客戶及銷售同事的歡迎，為使該產品更具競爭力，AIA 於 **2012 年 4 月 30 日**（首個申請日期）為「泰然安心保」及「多重安心保」加入港元及澳門幣作保單貨幣，該產品之主要優勢與美金一樣，詳情如下：

- 獨有的產品特色包括：
  - 周全危疾保障，享有 61 種危疾及指定疾病保障（53 種嚴重疾病、3 種非嚴重疾病及 5 種指定疾病）
  - 市場最多的 5 種限繳保費繳付期選擇，多重危疾產品限繳保費繳付期更為市場**獨有**
  - 「多重安心保」更提供多達 5 次危疾賠償，其中癌症賠償可多達 3 次
  - 市場上**最早**開始計算的癌症等候期，讓客戶更早獲得賠償
- 新增港元及澳門幣的貨幣選擇，助客戶分散貨幣風險
- 具競爭力的保費及吸引的儲蓄回報

有關產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援
如有任何疑問，您可以使用下列產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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

AIA.COM.HK

Memo

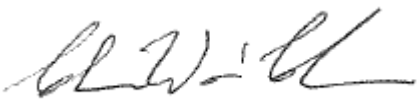
To maintain the high competitiveness of Executive Care Pro & Multiple Care Pro, AIA is pleased to add HKD and MOP as the policy currency in **Executive Care Pro** & **Multiple Care Pro** on **30 April 2012** (the first application date), the key features are as follows:

- The unique features, including:
  - Comprehensive coverage for a total of 61 Critical Illnesses and specified illnesses (53 Major Illnesses, 3 Minor Illnesses and 5 specified illnesses)
  - 5 limited pay premium payment terms for selection which offer most choices in market. Further, limited pay is also **unique** in market
  - With Multiple Care Pro, multiple critical illness coverage as many as 5 claims, of which up to 3 cancer claims is provided
  - Cancer Waiting Period is counted from the **earliest date** among the market, customers can get their claims earlier
- The introduction of HKD and MOP as the policy currency to ECP & MCP assists our customers to diversify currency risk.
- Provide attractive return with competitive premiums

For product details and launch arrangements, please refer to the launch pack enclosed.

Launch Support
If you have any questions, you can make use of the following launch support:
- Visit the Health Attitude webpage at Agency Corner where you can find more interesting information on critical illness products or email your questions to hk.healthattitude@aia.com
- Call our CI Hotline via agency leaders at: (852) 3108 1638 (HK) / (853) 8988 1833 (Macau)

Best regards,



Chow Wai Chuen
Product Strategy and Management Department

Note 注意:
"Company" or "AIA" or "our" as used herein (including all appendixes) refers to American International Assurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability).
於這通告內(包括所有附件)所提及的「友邦」、「AIA」、「本公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

附件：產品推出時的各項安排

產品資料冊	• 中文版的印刷版本會於 2012 年 4 月 23 日起送抵香港及澳門各營業辦事處 • 營業員可於 2012 年 4 月 23 日起登入 Agency Corner 下載電子版本產品資料冊
更新版本建議書系統 10.0	• 區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 10.0 將可於 2012 年 4 月 26 日登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 **Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)** • 各營業辦事處：更新版本建議書系統(PGS) 10.0 之安裝 CD 於 2012 年 4 月 30 日送至各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 10.0，請於 2012 年 4 月 27 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 10.0 之下載檔案 • 有關安裝步驟及其他就建議書系統(PGS)10.0 的詳細安排，將會由產品策劃部另函通知 (通告： A120426)
產品小冊子	■ 產品小冊子編號: 中文: PTA990087 (04/12) 英文: PTA990088 (04/12) • 印刷版本會於 2012 年 4 月 23 日起送抵香港及澳門各營業辦事處 • 營業員可於 2012 年 4 月 23 日登入 Agency Corner 下載電子版本產品小冊子 • 各區應在收到新的產品小冊子後銷毀現時使用的產品小冊子。為識別產品小冊子之新舊版本，新版本產品小冊子的封面將會加上”保單貨幣選擇”。

新版本



舊版本



Enclosure: Launch Arrangement

Launch Pack	• Chinese printed version will be delivered to Agency offices in Hong Kong & Macau on/after 23 April 2012 • The electronic version will be available for download by Agents in Agency Corner from 23 April 2012
PGS 10.0	• Branch Manager and above level; Manager-In-Charge, and District Director's secretary – PGS 10.0 program will be ready for download at Agency Corner on 26 April 2012. If there is any problem with the download/installation, please contact **Help Desk Hotline at 2881 3303 (HK) / 8988 1900 (Macau)** • Agency offices – The installation CD of PGS 10.0 version will be delivered to Agency offices on 30 April 2012. For urgent installation of PGS 10.0 program, please contact your branch manager or above level or Manager-In-Charge for the PGS 10.0 download file on/after 27 April 2012 • Installation procedures or other detailed arrangements regarding the release of PGS 10.0 version will be set out in a separate memo issued by PSM (memo ref no.: A120426)
Brochure	• PTA No.: Chinese: PTA990087 (04/12) English: PTA990088 (04/12) • Printed version will be delivered to all Agency offices in Hong Kong and Macau on/after 23 April 2012. • The electronic version will be ready for download by Agents in Agency Corner on 23 April 2012 • All agencies should dispose of existing Product Brochure after receiving the new Product Brochure. • To differentiate between the old and new version of the Product Brochures, "Choice of policy currency" will be added on the cover of Product Brochure.

New Version	Old Version
	

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此產品資料冊只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。

只供 AIA 內部使用 – 不得發放予任何公眾人士、客戶或準客戶。

銷售輔助摘要

一.「泰然安心保」(ECP) 及「多重安心保」(MCP)的重要元素

加入港元及澳門幣 相得益彰

加入港元及澳門幣（只適用於澳門繕發的保單）作為「泰然安心保」及「多重安心保」的保單貨幣，讓客戶可選擇不同的貨幣，並分散其貨幣風險。

穩守市場領先地位

作為危疾保障的市場領導者，我們一向致力為客戶提供優質產品。而「泰然安心保」及「多重安心保」能於市場上維持高競爭力，就憑著該產品獨有的特色，包括：

- **周全危疾保障**，享有 61 種危疾及指定疾病保障（53 種嚴重疾病、3 種非嚴重疾病及 5 種指定女性及兒童有關的疾病）

- 市場**最多**的 5 種限繳保費繳付期選擇，多重危疾產品限繳保費繳付期更為市場**獨有**

- 「多重安心保」更提供多達 5 次危疾賠償，其中癌症賠償可多達 3 次

- 市場上**最早**開始計算的癌症等候期，令等候期縮短了，讓客戶更早獲得賠償

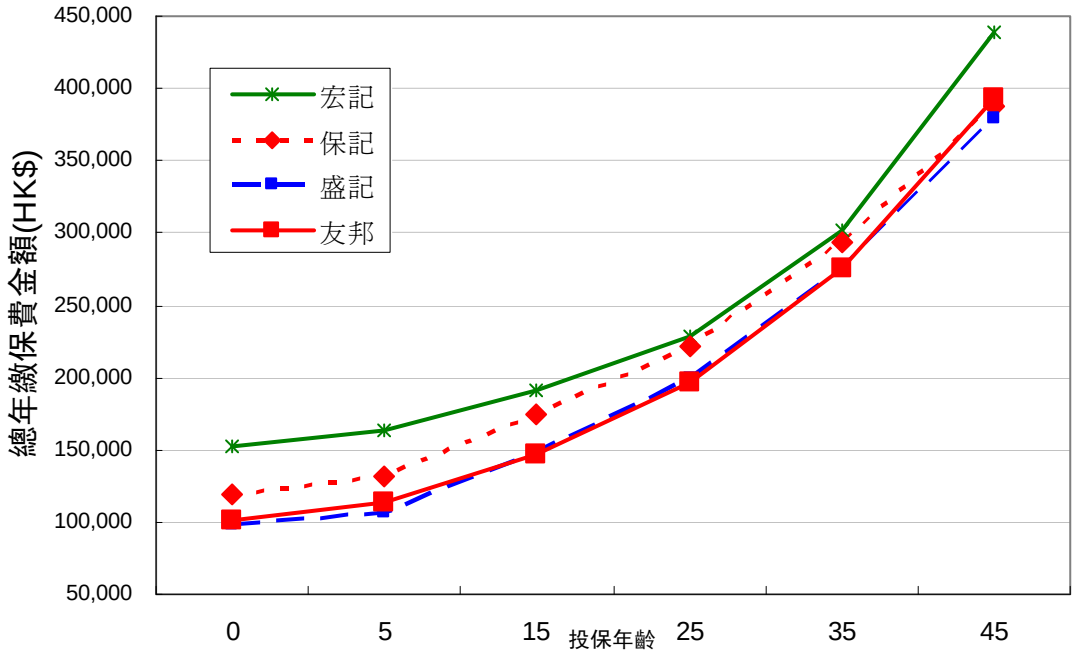
「泰然安心保」及「多重安心保」加入港元及澳門幣作保單貨幣，客戶可享有不同貨幣選擇，配合獨有的產品特色及周全保障，於市場上穩守其**領先地位**。

具競爭力的保費及可享吸引儲蓄回報

「泰然安心保」100 的港元總繳保費與主要競爭對手的同類型產品比較十分相近，而不論保證回報率、總回報率及總回本年期均比主要競爭對手**優勝**^。

「泰然安心保」保費比較

18/20年繳付期、女性、非吸煙、以投保額600,000港元計



「泰然安心保」100 18/20 年繳付期、女性、非吸煙、以投保額 600,000 港元計

	AIA	保記	盛記	宏記
10 歲				
保證回報率				
第 10 年	**-22.86%**	-32.92%	-40.96%	-27.77%
第 20 年	**-1.54%**	-4.31%	-9.95%	-2.83%
第 30 年	**1.54%**	-0.25%	0.02%	0.00%
總回報率				
第 10 年	**-12.60%**	-16.91%	-24.00%	-18.68%
第 20 年	**2.64%**	1.09%	-2.57%	1.75%
第 30 年	**4.78%**	3.43%	3.20%	3.98%
總回本期	**第 17 年**	第 20 年	第 22 年	第 20 年

	AIA	保記	盛記	宏記
35 歲				
保證回報率				
第 10 年	**-20.69%**	-32.92%	-40.16%	-27.77%
第 20 年	**-2.51%**	-4.31%	-9.89%	-2.83%
第 30 年	**0.19%**	-0.25%	0.00%	0.00%
總回報率				
第 10 年	**-11.93%**	-18.80%	-24.32%	-19.95%
第 20 年	**1.49%**	0.39%	-3.91%	0.93%
第 30 年	**3.58%**	2.98%	2.59%	3.30%
總回本期	**第 18 年**	第 20 年	第 23 年	第 20 年

於市場優勝^！

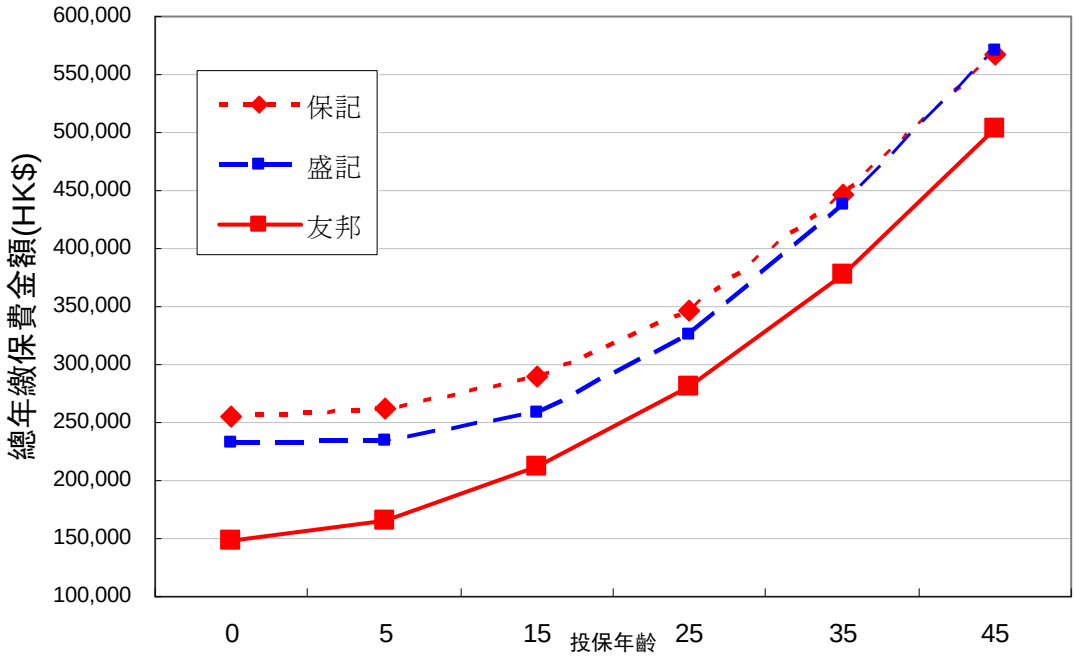
有關保費的詳細比較，請參閱**附錄 2**。

^以 10 歲、20 歲及 35 歲非吸煙男性及女性，於第 10、20 及 30 年年度完結時 18 年保費繳付年期「泰然安心保」100 投保額為 600,000 港元計的保證回報率及總回報率。

此外，「多重安心保」100 的港元總繳保費亦較主要競爭對手的同類型產品為低，港元保單的保證回報率、總回報率及總回本年期均比市場主要競爭對手**優勝**^。

「多重安心保」保費比較

18/20年繳付期、女性、非吸煙、以投保額600,000港元計



「多重安心保」100、18/20 年繳付期(連附加契約)、女性、非吸煙、以投保額 600,000 港元計

	AIA	保記	盛記
10 歲			
保證回報率			
第 10 年	**-31.37%**	-37.55%	-46.61%
第 20 年	**-5.00%**	-6.42%	-12.90%
第 30 年	**-0.22%**	-1.73%	-1.69%
總回報率			
第 10 年	**-20.34%**	-20.95%	-29.06%
第 20 年	**-0.61%**	-0.75%	-4.93%
第 30 年	**3.03%**	2.21%	1.75%
總回本期	**第 21 年**	第 23 年	第 25 年

	AIA	保記	盛記
35 歲			
保證回報率			
第 10 年	**-27.63%**	-37.45%	-45.44%
第 20 年	**-5.44%**	-6.37%	-12.64%
第 30 年	**-1.29%**	-1.70%	-1.60%
總回報率			
第 10 年	**-18.34%**	-22.83%	-29.07%
第 20 年	**-1.27%**	-1.43%	-6.20%
第 30 年	**2.11%**	1.76%	1.19%
總回本期	**第 23 年**	第 24 年	第 25 年

比市場優勝^！

有關保費的詳細比較，請參閱**附錄 2**。

^以 10 歲、20 歲及 35 歲非吸煙男性及女性，於第 10、20 及 30 年年度完結時 18 年保費繳付年期「多重安心保」投保額為 600,000 港元計的保證回報率及總回報率。

註：資料乃根據各公司於 2012 年 4 月 13 日之建議書資料。 “保證回報率” 數值乃根據建議書內的保證之現金價值和保費總和計算；“總回報率” 數值乃根據建議書內的總現金價值和保費總和計算。”總回本期”是指在該保單年度完結時，現金總值[即保證之現金價值加上累積紅利(如有)及期滿紅利(如有)]首次等於或大於已付保費總和之保單年度。數值可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有)。

聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

二. 「泰然安心保」及「多重安心保」的美元保單與港元/澳門幣保單之比較

(a) 產品資料比較

	美元保單	港元/澳門幣保單
1. 危疾保障	兩者一樣 (61 種危疾及指定疾病保障)	
2. 投保年齡	0 - 65	
3. 最低投保額	10,000 美元	75,000 港元/澳門幣
4. 最高投保額	1,000,000 美元	7,500,000 港元/澳門幣
5. 附加契約	兩者一樣 包括醫療及危疾附加契約(ECIR Pro、SCIR Pro 等)	
6. 保費	港元/澳門幣 ECP 較美元保單高約 10% 港元/澳門幣 MCP 較美元保單高約 15%	
7. 佣金及上板數	兩者一樣 （有關詳情，請參閱第六部份。）	
8. 其他	均可享原狀權益(Grandfathering) 之安排 （有關詳情，請參閱「泰然安心保」/「多重安心保」- 美元保單的產品資料冊。）	

有關「泰然安心保」及「多重安心保」基本計劃之產品資料詳情，請參閱附件 1。

(b) 產品回報比較

若比較兩者之回報率，雖然港元/澳門幣保單保證回報率略低於美元保單，然而港元總回報率比美元更加吸引*。加上，「泰然安心保」及「多重安心保」的港元/澳門幣保單的保證回報率、總回報率及總回本年期均於市場佔優^。

18 年繳款期、男性、非吸煙、以投保額 600,000 港元計

	「泰然安心保」100		「多重安心保」100	
	港元	美元	港元	美元
10 歲				
保證回報率				
第 10 年	-20.46%	-18.79%	-28.42%	-25.55%
第 20 年	-1.12%	-0.42%	-4.41%	-3.23%
第 30 年	1.56%	1.93%	-0.13%	0.47%
第 40 年	2.07%	2.32%	0.92%	1.32%
總回報率				
第 10 年	-11.11%	-12.00%	-18.42%	-18.35%
第 20 年	2.89%	2.59%	-0.21%	-0.10%
第 30 年	4.78%	4.38%	3.11%	2.93%
第 40 年	5.16%	4.69%	4.00%	3.69%
總回本期（年）	第 17 年	第 17 年	第 21 年	第 21 年

18 年繳款期、男性、非吸煙、以投保額 600,000 港元計

	「泰然安心保」100		「多重安心保」100	
	港元	美元	港元	美元
35 歲				
保證回報率				
第 10 年	-19.24%	-17.41%	-25.46%	-22.53%
第 20 年	-1.85%	-1.07%	-4.49%	-3.25%
第 30 年	0.38%	0.79%	-0.97%	-0.34%
第 40 年	1.03%	1.31%	0.11%	0.54%
總回報率				
第 10 年	-10.68%	-11.69%	-16.44%	-16.56%
第 20 年	2.02%	1.83%	-0.47%	-0.26%
第 30 年	3.76%	3.52%	2.42%	2.39%
第 40 年	4.35%	4.06%	3.43%	3.28%
總回本期（年）	第 18 年	第 18 年	第 21 年	第 21 年

有關保費的詳細比較，請參閱**附錄 2**。

* 指「泰然安心保」第 10、20、30 及 40 年年度完結時及「多重安心保」第 30 及 40 年年度完結時。
^以 10 歲、20 歲及 35 歲非吸煙男性及女性，於第 10、20 及 30 年年度完結時 18 年保費繳付年期「泰然安心保」/「多重安心保」投保額為 600,000 港元計的保證回報率及總回報率。

註：資料乃根據各公司於 2012 年 4 月 13 日之建議書資料。 “保證回報率” 數值乃根據建議書內的保證之現金價值和保費總和計算 ; “總回報率” 數值乃根據建議書內的總現金價值和保費總和計算。”總回本期”是指在該保單年度完結時，現金總值[即保證之現金價值加上累積紅利(如有)及期滿紅利(如有)]首次等於或大於已付保費總和之保單年度。數值可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有) 。

三. 危疾統計數字 及 目標客戶

保障缺口 (Mind the Protection Gap)

危疾保險保障不足，是普羅大眾所面對的一大問題，很多客戶並未意識到他們現時所擁有的危疾保險，與真正所需保障存有一定差距。加入港元/澳門幣，一種更熟悉的貨幣，有助客戶分散貨幣風險。港元/澳門幣「多重安心保」及「泰然安心保」能提供周全保障，必定是客戶彌補保障缺口明智的選擇。

(a) 統計數字

你知道嗎...?

- 於 2039 年，香港人口比例為每 4 人當中便有一位是 65 歲或以上長者 [1]
- 惡性腫瘤（癌症）、心臟病、肺炎及腦血管病是都市人頭號 4 大殺手。在 2010 年因這 4 種危疾而導致死亡的人數佔總死亡人數達 68%[2]
- 香港過去數年因患癌入院的人數由 2005 年至 2009 年增幅達 56%[3]。但現今醫學昌明，癌症治癒率於過去十年來不斷提高。就美國癌症協會 2012 年最新統計數字指出，只要及早治療，癌症的 5 年存活率不斷提高，當中一些較常見癌症（如早期前列腺癌或早期甲狀腺癌）更可高達 100%[4]。
- 治療大腸癌的首兩年治療費用平均可高達 HK$700,000[7]，而治療乳癌的費用更可高達 HK$1,000,000 至 HK$2,000,000[9]，而現時「泰然安心保」的客戶平均保障額約 US$50,000（大概 HK$400,000），可見客戶現時所擁有的危疾保障，與真正所需保障存在一定差距。

人口老化

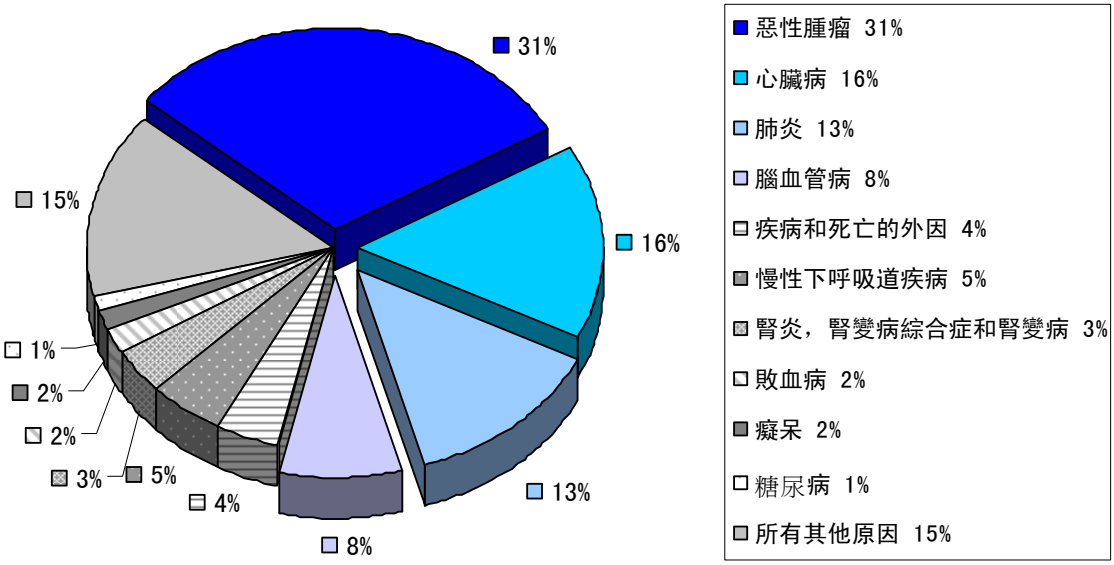
- 在 2039 年，長者的人口比例預計每 4 人當中便有一位是 65 歲或以上長者 [1]。可見人口老化將為政府龐大的醫療開支百上加斤，而政府也提倡用者自付，為未來著想，醫療及危疾保障是不可或缺的。



癌症

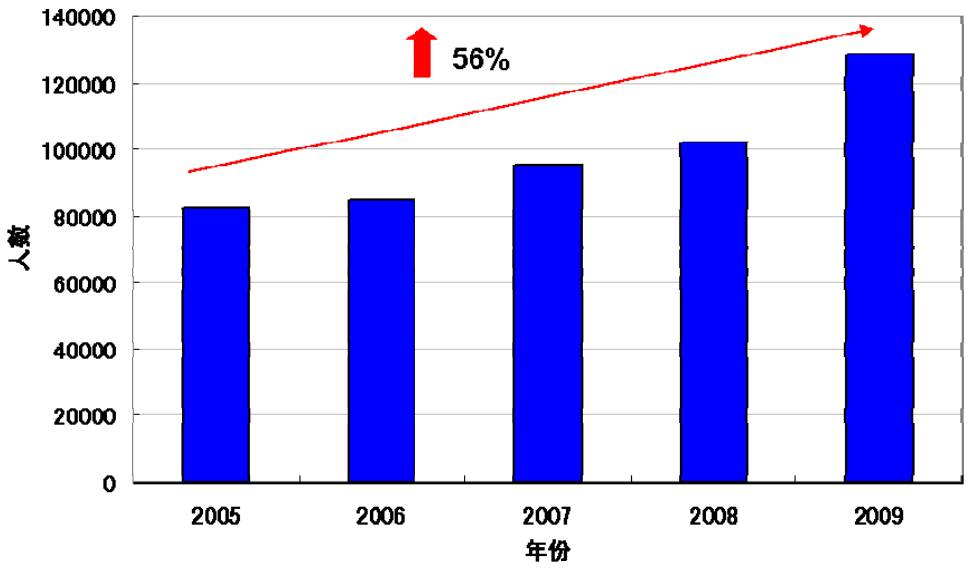
- 癌症是香港的頭號殺手，因患上癌症而離世的人數佔總死亡人數高達 31%[2]！

2010年十大死因劃分的登記死亡人數比例[2]

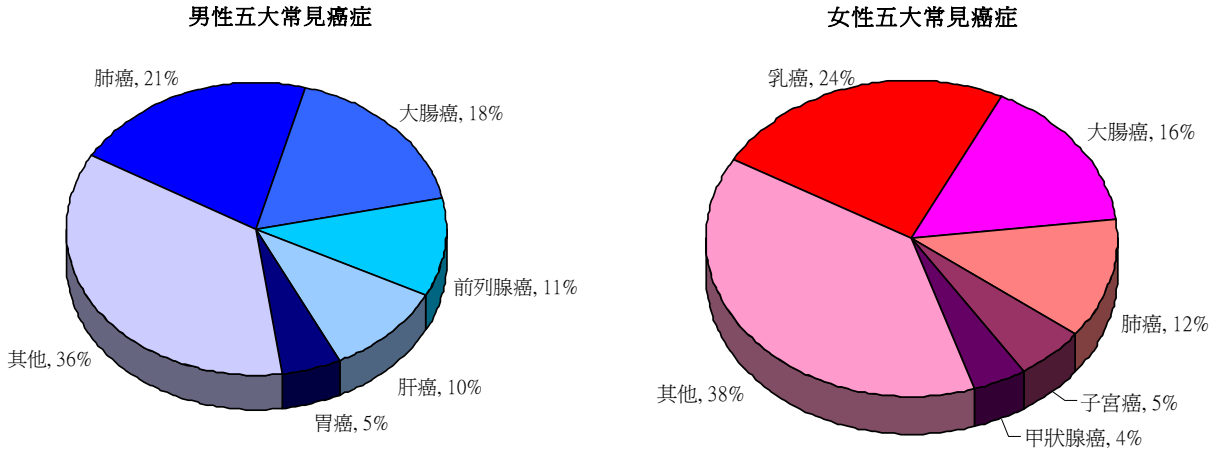


- 香港每 4 名男性及每 5 名女性就有 1 人於 75 歲前患上不同形式的癌症[3]。而香港過去數年因患癌入院的人數不斷遞增，由 2005 年的 82,465 人次上升至 2009 年 128,978 人次，增幅達 56%[3]。

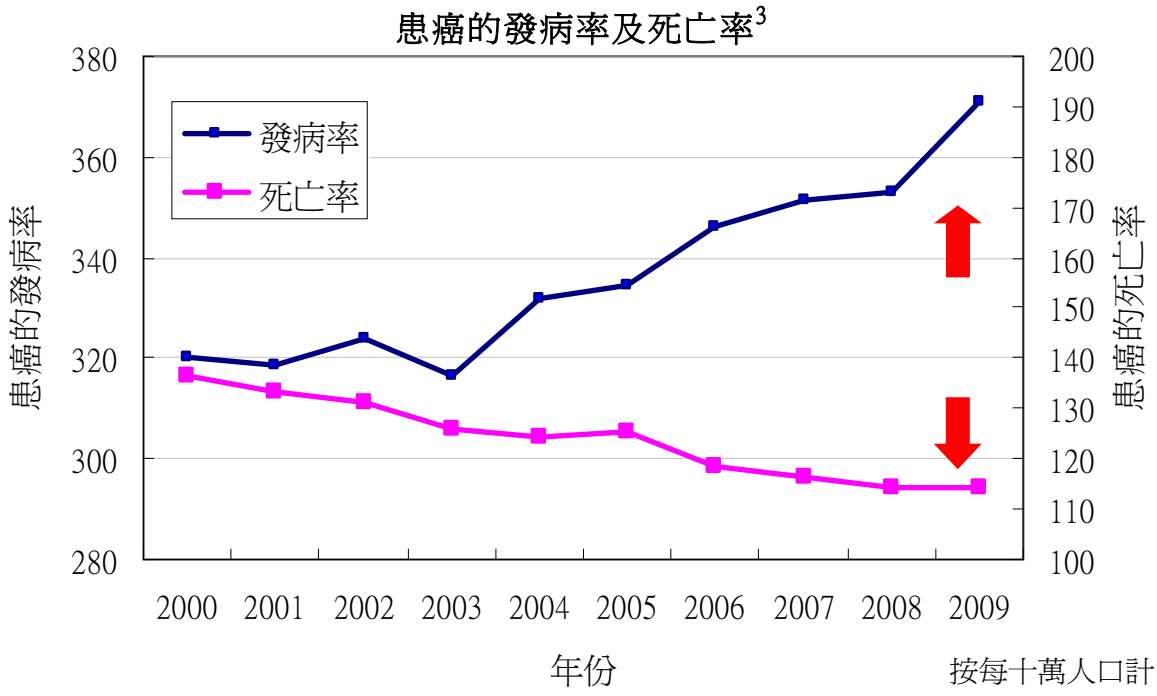
因患上癌症而在醫院管理局轄下醫院之入院人次[3]



■ 其中，兩性患上癌症的種類是略有所不同 [3]



■ 雖然患癌的人數不斷上升，但猶幸醫學昌明，患者可以及早發現癌症接受先進的抗癌療程及服用優質的藥物，促使相關的死亡率逐年下降。



■ 只要及早治療，其 5 年存活率均十分高，一些癌症如早期前列腺癌或早期甲狀腺癌，甚至可以高達至 100%。以下是美國癌症協會 2012 年最新統計，所得出部份癌症的 5 年存活率的數字 [5]：

	肺癌*	結直腸癌	乳癌	肝癌	前列腺癌	胃癌	甲狀腺癌
原位生長^	52%	90%	99%	27%	100%	62%	100%
局部轉移^	24%	69%	84%	9%		28%	97%
遠距離轉移^	4%	12%	23%	4%	29%	4%	56%

^ 原位生長 – 並非指原位癌，而是指惡性腫瘤在它原本的「出生地」不斷生長及變大，即早期癌症。
局部轉移 – 指癌細胞開始游離原來的器官，循著淋巴液轉移至附近的淋巴腺，引起淋巴腺漲大。
遠距離轉移 – 指癌細胞通過血液轉移到遠離原位的其他器官。

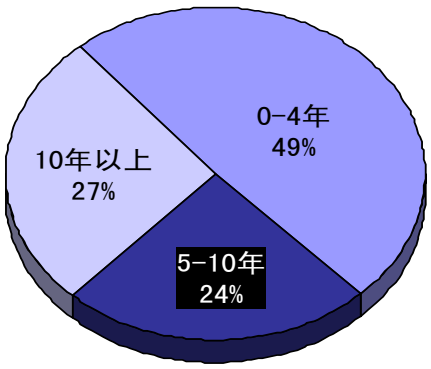
* 肺癌：非小細胞癌

現今的醫學科技既然能夠提升患癌後的存活率，因此一份能夠提供足夠的多重危疾保障額的保險，除了可以令到患者安心對抗頑疾，更可於治愈後，保障無間斷。

心臟病/ 中風 [6]

■ 血管年齡越高代表血管硬化程度亦越高，而且心血管老化會增加患上心肌梗塞或冠心病的風險，腦血管老化會增加中風的風險。調查發現有超過一半以上的受訪者的血管年齡比實際年齡高出 5 年或以上，其中有 27%受訪者的血管年齡更比實際年齡高逾 10 年。

香港人血管老化情況



治療危疾所需要的開支

- 雖然患上危疾的人數有上升的現象[4]，但相比昔日的醫療水平，現今患上危疾後可以接受較佳的治療方法，使患病後的存活率上升。誠然，治療危疾費用不是一個小數目，更遑論因長期接受治療而不能工作帶來的收入損失，其間尚要面對經濟上的負擔（如子女教育、供養父母等）。例如：
  - 治療大腸癌的首兩年治療費用平均可高達 HK$700,000[7]
  - 心臟搭橋手術收費高達 HK$398,000[8]
  - 治療乳癌的化療、電療的費用約為 HK$300,000 至 HK$500,000，但若進入後期，治療費用更高達 HK$1,000,000 至 HK$2,000,000[9]

詳情可參閱 Agency Corner 內泰然新活(Health Attitude > 產品資訊坊 > 最新資訊 > 危疾 > 危疾數據及個案分享)的危疾統計資料。

資料來源：

[1] 政府統計處 – 香港人口推算 2010 – 2039 (2010 年 7 月)

[2] 衛生署編制的「香港健康數字一覽」(2010 年編制)

[3] 醫院管理局香港癌症資料統計中心網頁 www3.ha.org.hk/cancereg/c_stat.asp (存取於 2012 年 3 月)

[4] 醫院管理局統計報告(2009 – 2010) – 表 1.6「二零零五至二零零九年按選定疾病類別劃分的發病及死亡數字」

[5] 美國癌症協會(American Cancer Society), 2012 年癌症統計及數據。亞特蘭大：美國癌症協會；2012

[6] 由香港基層醫護基金所立的「心血管聯盟」於 2010 年 11 月至 2011 年 5 月期間向 160 名香港市民進行「血管年齡檢測」

[7] 香港癌症基金會免費癌症資訊 (瀏覽日期：2011 年 7 月)

[8] 仁安醫院網頁之服務收費 (瀏覽日期：2011 年 2 月 25 日)

[9] 「乳癌治療費用昂貴」– 頭條日報 (2009 年 9 月 20 日)

(b) 目標客戶

目標客戶需要	**照顧您的孩子**	● 為孩子預備全面的保障：危疾、人壽、儲蓄。 ● 父母想確保即使孩子不幸患上危疾，亦可享有較優質的醫療服務，於康復後，也可繼續得到危疾保障。
	照顧您的需要	● 希望在年輕經濟能力較好時，以限期供款獲得一份全面的保障。 ● 不幸患上危疾時，可享有較優質的醫療服務。
	照顧您的家人	● 家庭支柱，需要履行家庭責任。 ● 不希望因危疾相關的醫療費用、不能工作引起的收入損失而影響家人的生活。

四.「泰然安心保」及「多重安心保」的銷售重點

「泰然安心保」	「多重安心保」
● **危疾保障** 保障最周全 「**泰然安心保**」提供多達 61 種危疾及指定疾病保障（53 種嚴重疾病、3 種非嚴重疾病及 5 種指定疾病+）至 100 歲^ ，指定疾病包括特別為兒童及女性有關的疾病所提供之專門保障（當中包括原位癌保障），讓客戶有充足的經濟支援，盡早接受優質治療，安心休養。	● **多重危疾保障** 「**多重安心保**」讓客戶最高可享多達 **5** 次危疾賠償(其中最多 **3** 次**癌症**賠償)：「**多重安心保**」除包括「**泰然安心保**」的保障範圍外，更可享有多重危疾保障至 85 歲（第 2 重至第 5 重涵蓋 51 種嚴重疾病），讓客戶可享多重保障，毋須擔心再次罹患危疾而保障不足。 於「**多重安心保**」第 1 重嚴重疾病賠償後，客戶毋須繳付保費，仍可享第 2 至第 5 重之嚴重疾病賠償。 有關詳情請參閱**附件 1**。
	● **等候期根據診斷日期起計算** 市場獨有 「**多重安心保**」的等候期是根據**診斷日期**計算*，反觀市場上同類產品的等候期則由完成治療後才開始計算。等候期縮短了，讓客戶可以盡早獲得賠償，盡快接受治療。 有關詳情請參閱**附件 1**。

● **限期繳費 - 多達 5 種保費年期** 市場獨有

我們提供 5 種保費繳付年期選擇。此外，我們提供**限繳保費多重危疾產品**，讓客戶計劃理財預算更得心應手。

保費繳付年期	5 年	10 年	15 年	18 年	25 年
受保人的投保年齡	0 – 65			0 – 62	0 – 55

● **儲蓄回報吸引**

就總回報率而言，我們現時是**市場領導者**#。我們提供保證現金價值、週年紅利(非保證)及期滿紅利(非保證)。

● **全面保障加上附加契約的延續**

- 提供 3 種不同的危疾保障選擇：分別為原有基本保額的 50%、80%或 100%，以適應不同的需要。
- 不同貨幣選擇：**港元**、**澳門幣**及**美元**為保單貨幣供客戶選擇。
- 全面的附加契約選擇：以滿足客戶對意外、危疾和醫療保障的需求。特別是特選危疾附加契約(ECIR Pro)及優越危疾保障附加契約(SCIR Pro)亦可供選擇以**增加危疾保障**。
- 延續附加契約：即使選擇了計劃 100 及其後因嚴重疾病而獲賠償，只須繼續繳交附加契約保費，**該等附加契約(包括住院附加契約)仍會繼續生效**。

\+ 4 項嚴重兒童疾病及 1 項女性有關的疾病(女性原位癌)

^ 於 53 項受保嚴重疾病中，「不能獨立生活」的保障期至 65 歲終止。嚴重兒童疾病的保障期至 18 歲終止

* 除同一器官發生癌症復發外，須由癌症清除日開始計算

\# 以 10 歲、20 歲、35 歲非吸煙男性，於第 10 年、20、30 及 40 年年度完結時 18 年保費繳付年期「泰然安心保」投保額為 600,000 港元計的總回報率

「泰然安心保」市場比較一覽

	AIA 「泰然安心保」	保記 「智選」 危疾終身保計劃	盛記 康逸嚴重 疾病保障	宏記 活得精彩危疾保	IN 記 「好安守」 危疾保障計劃
保障疾病數目	**56#** 及指定女性/男性及兒童疾病	53 及指定女性/男性及兒童疾病	52 及指定女性/男性及兒童疾病	54 及指定女性/男性及兒童疾病	56 及指定女性/男性及兒童疾病
保障至(歲)	**100***	100	100	100	100
貨幣	**港幣/澳門幣/美元**	港幣/美元	港幣/澳門幣/美元	港幣/美元	港幣/美元
危疾保障額選擇	**3 種: 預支 100% / 80% / 50%基本保額**	1 種: 預支 100% 基本保額	1 種: 預支 100% 基本保額	1 種: 預支 100% 基本保額	1 種: 預支 100% 基本保額
保費繳付期	**5/10/15/18/25 年**	5/10/15/20 年 至 55 歲 至 65 歲	10/15/20 年	10/15/20 年 至 65 歲	10/15/20 年
最高繕發年齡	**65**	65	65	60	65
危疾最高投保額	**7,500,000 港元/澳門幣/1,000,000 美元**	6,000,000 港元/ 750,000 美元	8,000,000 港元/澳門幣/ 1,000,000 美元	4,000,000 港元/ 500,000 美元	4,000,000 港元/ 500,000 美元

56 種危疾中，包括最常見的癌症、心臟病及中風等。

癌症的定義於各保險公司都略有不同，AIA 的癌症定義中只須惡性細胞不受控制地生長及是侵略性(癌症不保事項除外)。

AIA 的心臟病定義中所提及的心肌旋轉蛋白測試所要求的指標較市場為低。

中風的定義一般都是以永久性神經機能缺損需要持續 6 至 12 星期，但 AIA 只需 4 星期。

可見不同的保險公司會有不同的危疾定義，但 AIA 的危疾定義更具體及清晰，為客戶提供最周全的保障。

有關詳細之定義，請參考保單合約及「泰然安心保」 / 「多重安心保」- 美元保單的產品資料冊。

*「不能獨立生活」的保障期至 65 歲終止，嚴重兒童疾病的保障期至 18 歲終止。而其他競爭對手的保障期詳情，請參考附件二。

AIA「泰然安心保」優勝一覽:

- 提供**最多選擇**的危疾產品，包括限繳保費繳付期、危疾保障額(50%/80%/100%)、貨幣(港元、澳門幣及美元)選擇等
- 提供主要競爭對手中**最周全**的危疾保障

「多重安心保」市場比較一覽

	AIA 「多重安心保」	保記 「智選」 危疾終身保計劃 + 「多重保」危疾保障計劃(附約)	盛記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障(附約)	宏記 活得精彩危疾保	IN 記 「好安守」 危疾保障計劃 + 好安守 多重保障(附約)
基本計劃包含多重賠(Packaged) 或 附加契約 或 備用保障權益	**基本計劃包含多重賠償(Packaged)**	附加契約	附加契約	備用保障權益 (Buyback option)	附加契約
保費繳付期 (多重賠償)	**已包含於基本計劃 5/10/15/18/25 年**	至 85 歲	至 85 歲	沒有多重危疾保障。 提供備用保障權益: 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(達 2 次)。 不保事項 及 保單生效前已存在的狀況可適用於新購買的保單。	至 100 歲
保障至(歲)	**85**	85	85		100*
保障疾病數目 (多重賠償)	**51**	49	49		52^
危疾組別*	**5 個組別中心臟病、中風及腎衰竭分別於不同組別**	5 個組別中心臟病、中風及腎衰竭分別於不同組別	5 個組別中心臟病、中風及腎衰竭分別於不同組別。 一些有關聯的疾病如中風及失明 / 失聰被放於同一組別		5 個組別中心臟病、中風及腎衰竭位於同一個組別*
最高危疾賠償數目 (包括首次危疾賠償)	**5**	3	5		3
最高癌症賠償數目 (包括首次癌症賠償)	**3**	2	3		3
癌症等候期	• **診斷日期起計 5 年(癌症發生於不同器官)** • **癌症清除日@ 起計 5 年(癌症發生於相同器官)**	完成治療後 5 年	完成治療後 5 年 「新癌症」#：診斷日期起計 1 年		完成治療後 5 年
生存期(天)	• **沒有(第 1 重)** • **15 (第 2 至 5 重)**	30	14		30
危疾保障選擇	**3 種: 預支 100% / 80% / 50%基本保額**	1 種: 預支 100% 基本保額	1 種: 預支 100% 基本保額		1 種: 預支 100% 基本保額
最高繕發年齡	**65**	65	65		65
危疾最高投保額	**7,500,000 港元 /澳門幣/ 1,000,000 美元**	6,000,000 港元/ 750,000 美元	8,000,000 港元 /澳門幣/ 1,000,000 美元		4,000,000 港元 /500,000 美元

* 由於每類嚴重疾病組別只可索償一次（癌症賠償不在此限制內），以 IN 記為例，雖然保障至 100 歲，但心臟病、中風及腎衰竭位於同一個組別，受保人若罹患其中 1 項，該組別則不能再獲索償。而 AIA 受保人在符合其他保單條件下罹患心臟病、中風及腎衰竭，因這些嚴重疾病是分別於不同組別中，即代表各組別分別可獲賠償一次。

^ 不同的保險公司會有不同的危疾定義。以 IN 記為例，主要器官移植定義被分拆為兩項受保危疾（心和腎為一項定義，而肺、胰、肝和骨髓為另一項定義），但就 AIA 所定的主要器官移植定義已包括心、腎、肺、胰、肝和骨髓。IN 記亦把運動神經原疾病分拆為延髓性逐漸癱瘓和運動神經原疾病兩項危疾定義，而 AIA 則綜合為一項。可見保障危疾數目會就危疾定義及其分類所影響。因此 AIA 仍在市場上提供最周全的多重危疾保障。

@ 癌症清除日是指當醫學報告表明受保人的身體再沒有出現癌症的任何徵狀、病徵的時候。

「新癌症」是指該癌症不是由之前相同的癌細胞所致或之前相同的癌症轉移所致。根據「香港防癌會」資料，在短期內發生兩種不同癌症的機會很微。

AIA「多重安心保」優勝一覽:

- 提供市場**獨有**限繳保費繳付期選擇，讓客戶計劃理財預算更得心應手。
- 癌症等候期市場上**最早**開始計算，令等候期縮短了，讓客戶可以盡早獲得賠償，盡快接受治療。競爭對手使用的「完成治療日期」可能比較難界定，而盛記的 1 年「新癌症」等候期，在短期內發生兩種不同癌症的機會是很微的。
- 提供在主要競爭對手中**最周全**的多重危疾保障。
- 提供**最多次**危疾及癌症賠償（跟其中一個競爭對手一樣）

有關「泰然安心保」及「多重安心保」的詳細比較，請參閱**附錄 2**。

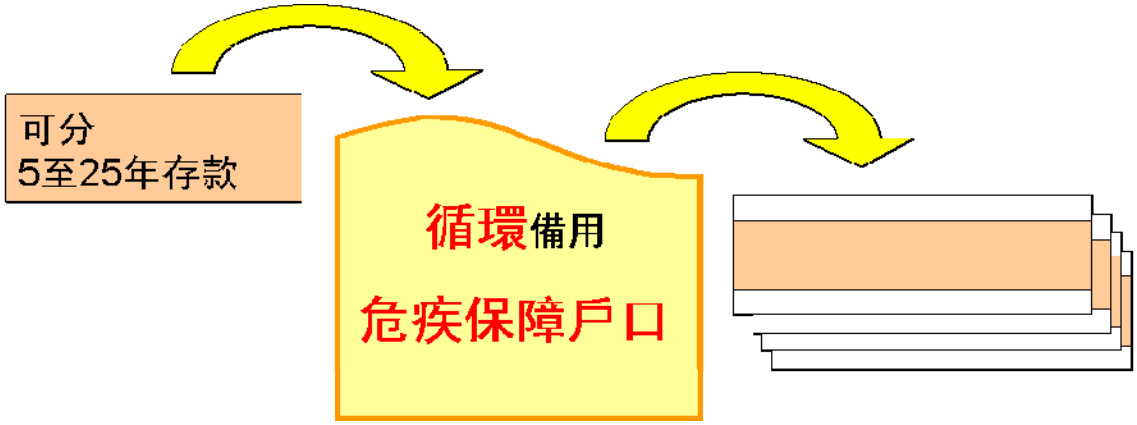
聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

五. 銷售故事

(a) 銷售故事 –「危疾保障戶口」

現今醫學昌明，危疾已不再是絕症。以癌症為例，患者可以接受先進的抗癌療程及服用優質的藥物，及早治療，存活率相當高，甚至可以高達至 100%^。有見及此，「多重安心保」可比喻成「危疾保障戶口」*，定期保費供款直至所選繳款年期完結，一旦不幸患上危疾/嚴重疾病#便可從「危疾保障戶口」*中提取保障金額，而計劃所提供的危疾保障更高達 5 次賠償。

「多重安心保」更可於第一重嚴重保障疾病賠償後，**客戶毋須繳付餘下的保費，仍可享第 2 至第 5 重之嚴重疾病保障至 85 歲**。客戶便毋須擔心從此失去危疾保障。



* 「危疾保障戶口」只是一個比喻，並非跟一般銀行戶口相同。
# 需受相關合約條件限制
^ 美國癌症協會(American Cancer Society), 2012 年癌症統計及數據。亞特蘭大：美國癌症協會；2012

(b) 銷售故事 – 患病過後，保障無間斷

姓名	:	何先生
投保年齡	:	40
職業	:	設計公司老闆
背景	:	● 20 歲畢業於設計學院 ● 畢業後，與朋友合夥成立設計公司 ● 隨後數年，公司生意很好，因而經常捱夜，食無定時 ● 在 35 歲身體檢查時，照胃鏡發現胃部有黑影，證實為初期胃癌 ● 患病後，接受治療及休養，最終完全康復

- 何先生康復後十分注重健康，飲食均衡及有適量運動，繼續享受美麗人生
- 可惜的是，因患病時尚年輕，當時未有注意到危疾保障的重要
- 現在即使完全康復 10 年後，仍沒有保險公司願意提供危疾保障

「多重安心保」可怎樣幫忙?

如果何先生能於年輕時投保「多重安心保」，他便可擁有一份周全的危疾保障。縱使於年輕時患上癌症，保單也不會於賠償後即告終止，客戶可豁免往後所需保費之餘，仍可享有危疾保障。因此，未雨綢繆，一份「多重安心保」可作為客戶明智的選擇。

(c) 保障銷售故事 - 收入補償

姓名	:	陳小姐
投保年齡	:	35
職業	:	市場經理
年收入	:	港幣 600,000 元
背景	:	• 已婚，育一子一女 • 現有的危疾保障為港幣 500,000 • 患病後，接受 2 年治療及休養 1 年，即收入中斷了 3 年

患上危疾（例如：乳癌）的費用估計			
有關醫療費用*	抗癌療程醫藥費（2 年）	港幣	490,000
	長期護理費用（3 年）	港幣	294,000
因長期治療，不能工作，但仍需履行家庭責任**	所需開支	港幣	1,371,600
所需危疾保障總值		港幣	2,155,600
減：現有的危疾保障		港幣	500,000
淨危疾保障需要		港幣	1,655,600

「泰然安心保」/「多重安心保」可怎樣幫忙?

雖然陳小姐已經有一個投保額港幣 500,000 的危疾保單，但是她需要的保障實際為港幣 2,155,600。若她購買了足夠的保障額，她於患病時除了可獲得醫療費用外，更不用擔心面對經濟上的負擔，可以安心休養。

* 資料來源：香港醫護及醫療費用研究（2011）
** 數據來源：香港大學社會科學研究中心《香港保險市場客戶 AIA 問卷調查 2012》

(d) 「多重安心保」保障銷售故事 – 多重危疾保障

姓名	:	黃小朋友
投保年齡	:	4

情況

- 黃小朋友的父母於他出生時，已為他投保「多重安心保」及附有住院附加契約
- 黃小朋友於 8 歲時被診斷患上白血病(一種癌症)，並獲得了危疾賠償
- 雖然黃小朋友已康復，但由於過往的危疾病歷，父母不能再次為他購買危疾保單

「多重安心保」可怎樣幫忙?

- 於支付白血病（1 重嚴重疾病）賠償後，隨後依然可享多達 4 重危疾保障 (每重的賠償額都是相同)至 85 歲
- 而隨後「多重安心保」的保費**將獲豁免**
- 住院附加契約只須繼續繳交保費，仍會繼續生效，以備黃小朋友以後其他醫療所需

六. 保費率及佣金

港元/澳門幣「多重安心保」保費率與「泰然安心保」的比較

18 年繳、非吸煙男性、計劃 100 的保費率(以每 1,000 元基本保額計算)

繕發年齡	(1) 港元/澳門幣「泰然安心保」100	(2) 港元/澳門幣「多重安心保」100	(2) / (1)
5	11.02	15.77	143%
15	14.41	20.33	141%
25	19.07	26.56	139%
35	26.67	35.54	133%
45	38.77	48.49	125%
55	56.97	67.89	119%
60	70.58	82.51	117%

18 年繳、非吸煙女性、計劃 100 的保費率(以每 1,000 元基本保額計算)

繕發年齡	(1) 港元/澳門幣「泰然安心保」100	(2) 港元/澳門幣「多重安心保」100	(2) / (1)
5	10.72	15.58	145%
15	13.80	19.82	144%
25	18.40	26.19	142%
35	25.66	35.17	137%
45	36.56	46.82	128%
55	52.45	63.78	122%
60	63.82	76.25	119%

以同一保費，25 歲時可享「多重安心保」的保障，相等於 35 歲時的「泰然安心保」保障, 但 25 歲卻可享最多 5 次危疾賠償，由此可見及早投保可享更大保障。

「泰然安心保」及「多重安心保」佣金

基本計劃佣金和美元「多重安心保」及「泰然安心保」一樣。

保費繳付期	保單年度		
	第 1 年	第 2 年	第 3 年至第 6 年
5 年	20%	3%	3% (適用於第 3 年至第 5 年)
10 年	29%	5%	3%
15 年	39%	10%	3%
18 年	50%	10%	3%
25 年	54%	15%	3%

有關其他附加契約的佣金，請參閱**附錄 1，F. 佣金**。

以下為基本計劃保費如何分配成 Life 及 A&H 保費

(i) 上板數 (Production Count)

FYP 及 FYC 計算入 Life 的方法跟隨現有做法。

FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比：

	計劃 50	計劃 80	計劃 100
「泰然安心保」	15%	22%	27%
「多重安心保」	28%	38%	44%

(ii) 保單數目(Case Count)

每張「泰然安心保」或「多重安心保」保單會計 1 個 Life Case Count 及 1 個 A&H Rider Case Count。

調整首年佣金(FYC Adjustment)

「泰然安心保」	計劃 50	計劃 80	計劃 100
Regular Premium – Life (Group 2)	85%	78%	73%
Regular Premium – A&H – CI (Group 4)	15%	22%	27%
「多重安心保」	**計劃 50**	**計劃 80**	**計劃 100**
Regular Premium – Life (Group 2)	72%	62%	56%
Regular Premium – A&H – CI (Group 4)	28%	38%	44%

七. 市場回報比較

根據以下數字^，我們在市場上**具競爭力**。

「泰然安心保」100、男性非吸煙、10 歲 (以投保額 600,000 港元計):

	AIA 「泰然安心保」	保記 「智選」 危疾終身保計劃	盛記 康逸嚴重疾病 保障	宏記 活得精彩危疾保	IN 記 「好安守」危疾 保障計劃
保費繳付期	**18**	20	20	20	20
年繳保費	**$7,386**	$7,650	$6,276	$9,468	$6,174
總繳付保費	**$132,948**	$153,000	$125,520	$189,360	$123,480
於第 30 年的保證回報率	**1.56%**	-0.25%	0.02%	0.00%	0.28%
於第 30 年的總回報率	**4.78%**	3.42%	3.46%	4.07%	3.68%
總回本期(年)	**第 17 年**	第 20 年	第 22 年	第 20 年	第 21 年

「泰然安心保」100、男性非吸煙、35 歲 (以投保額 600,000 港元計):

	AIA 「泰然安心保」	保記 「智選」 危疾終身保計劃	盛記 康逸嚴重疾病 保障	宏記 活得精彩危疾保	IN 記 「好安守」危疾 保障計劃
保費繳付期	**18**	20	20	20	20
年繳保費	**$15,882**	$15,132	$13,842	$15,168	$14,052
總繳付保費	**$285,876**	$302,640	$276,840	$303,360	$281,040
於第 30 年的保證回報率	**0.38%**	-0.25%	0.01%	0.00%	0.12%
於第 30 年的總回報率	**3.76%**	2.91%	2.79%	3.52%	3.25%
總回本期(年)	**第 18 年**	第 20 年	第 23 年	第 20 年	第 23 年

^ 註：資料乃根據各公司於 2012 年 4 月 13 日之建議書資料。“保證回報率” 數值乃根據建議書內的保證之現金價值和保費總和計算；“總回報率” 數值乃根據建議書內的總現金價值和保費總和計算。”總回本期”是指在該保單年度完結時，現金總值[即保證之現金價值加上累積紅利(如有)及期滿紅利(如有)]首次等於或大於已付保費總和之保單年度。數值可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有) 。

聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

「泰然安心保」100、女性非吸煙、10 歲 (以投保額 600,000 港元計):

	AIA 「泰然安心保」	保記 「智選」 危疾終身保計劃	盛記 康逸嚴重疾病 保障	宏記 活得精彩危疾保	IN 記 「好安守」危疾 保障計劃
保費繳付期	**18**	20	20	20	20
年繳保費	**$7,110**	$7,614	$6,276	$9,384	$6,174
總繳付保費	**$127,980**	$152,280	$125,520	$187,680	$123,480
於第 30 年的保證回報率	**1.54%**	-0.25%	0.02%	0.00%	0.28%
於第 30 年的總回報率	**4.78%**	3.43%	3.20%	3.98%	3.68%
總回本期(年)	**第 17 年**	第 20 年	第 22 年	第 20 年	第 21 年

「泰然安心保」100、女性非吸煙、35 歲 (以投保額 600,000 港元計):

	AIA 「泰然安心保」	保記 「智選」 危疾終身保計劃	盛記 康逸嚴重疾病 保障	宏記 活得精彩危疾保	IN 記 「好安守」危疾 保障計劃
保費繳付期	**18**	20	20	20	20
年繳保費	**$15,276**	$14,658	$13,770	$15,408	$13,692
總繳付保費	**$274,968**	$293,160	$275,400	$308,160	$273,840
於第 30 年的保證回報率	**0.19%**	-0.25%	0.00%	0.00%	0.13%
於第 30 年的總回報率	**3.58%**	2.98%	2.59%	3.30%	3.31%
總回本期(年)	**第 18 年**	第 20 年	第 23 年	第 20 年	第 23 年

聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。
此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

「多重安心保」100、男性非吸煙、10 歲 (以投保額 600,000 港元計):

	AIA 「多重安心保」	保記 「智選」危疾終身保計劃 + 「多重保」危疾保障計劃(附約)	盛記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障(附約)	IN 記 「好安守」危疾保障計劃 + 好安守多重保障(附約)
基本計劃保費繳付期 (多重附約繳付期)	**18**	20 (至 85 歲)	20 (至 85 歲)	20 (至 100 歲)
基本計劃年繳保費	**不適用**	$7,650	$6,276	$6,174
多重保障附約年繳保費	**不適用**	$1,602*	$1,596*	$1,326*
總年繳保費	**$10,620**	$9,252	$7,872	$7,500
總繳付保費	**$191,160**	$271,548	$245,220	$241,494
於第 30 年保證回報率	**-0.13%**	-1.70%	-1.69%	-1.16%
於第 30 年總回報率	**3.11%**	2.22%	2.02%	2.47%
總回本期(年)	**第 21 年**	第 23 年	第 24 年	第 23 年

「多重安心保」100、男性非吸煙、35 歲 (以投保額 600,000 港元計):

	AIA 「多重安心保」	保記 「智選」危疾終身保計劃 + 「多重保」危疾保障計劃(附約)	盛記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障(附約)	IN 記 「好安守」危疾保障計劃 + 好安守多重保障(附約)
基本計劃保費繳付期 (多重附約繳付期)	**18**	20 (至 85 歲)	20 (至 85 歲)	20 (至 100 歲)
基本計劃年繳保費	**不適用**	$15,132	$13,842	$14,052
多重保障附約年繳保費	**不適用**	$3,384*	$3,324*	$3,282*
總年繳保費	**$21,204**	$18,516	$17,166	$17,334
總繳付保費	**$381,672**	$468,456	$443,040	$491,088
於第 30 年保證回報率	**-0.97%**	-1.80%	-1.62%	-1.45%
於第 30 年總回報率	**2.42%**	1.60%	1.39%	1.91%
總回本期(年)	**第 21 年**	第 25 年	第 25 年	第 25 年

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「多重安心保」100、女性非吸煙、10 歲 (以投保額 600,000 港元計):

	AIA 「多重安心保」	保記 「智選」危疾終身保計劃 + 「多重保」危疾保障計劃(附約)	盛記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障(附約)	IN 記 「好安守」危疾保障計劃 + 好安守多重保障(附約)
基本計劃保費繳付期 (多重附約繳付期)	**18**	20 (至 85 歲)	20 (至 85 歲)	20 (至 100 歲)
基本計劃年繳保費	**不適用**	$7,614	$6,276	$6,174
多重保障附約年繳保費	**不適用**	$1,626*	$1,596*	$996*
總年繳保費	**$10,386**	$9,240	$7,872	$7,170
總繳付保費	**$186,948**	$272,604	$245,220	$212,124
於第 30 年的保證回報率	**-0.22%**	-1.73%	-1.69%	-0.82%
於第 30 年的總回報率	**3.03%**	2.21%	1.75%	2.75%
總回本期(年)	**第 21 年**	第 23 年	第 25 年	第 23 年

「多重安心保」100、女性非吸煙、35 歲 (以投保額 600,000 港元計):

	AIA 「多重安心保」	保記 「智選」危疾終身保計劃 + 「多重保」危疾保障計劃(附約)	盛記 康逸嚴重疾病保障 + 康逸嚴重疾病多重保障(附約)	IN 記 「好安守」危疾保障計劃 + 好安守多重保障(附約)
基本計劃保費繳付期 (多重附約繳付期)	**18**	20 (至 85 歲)	20 (至 85 歲)	20 (至 100 歲)
基本計劃年繳保費	**不適用**	$14,658	$13,770	$13,692
多重保障附約年繳保費	**不適用**	$3,060*	$3,258*	$2,790*
總年繳保費	**$20,982**	$17,718	$17,028	$16,482
總繳付保費	**$377,676**	$443,100	$438,300	$452,400
於第 30 年保證回報率	**-1.29%**	-1.70%	-1.60%	-1.26%
於第 30 年總回報率	**2.11%**	1.76%	1.19%	2.14%
總回本期(年)	**第 23 年**	第 24 年	第 25 年	第 24 年

* 有關保費將會繼續收取直至保障期完結。

聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

保證回報率、總回報率及總回本期

基於以上比較，
「泰然安心保」 / 「多重安心保」於第 30 年的
保證回報率及總回報率均高於所有主要競爭對手。
而總回本年期均早於所有主要競爭對手。

更詳細之比較可參閱**附錄 2**。

註：資料乃根據各公司於 2012 年 4 月 13 日之建議書資料。 “保證回報率” 數值乃根據建議書內的保證之現金價值和保費總和計算 ； “總回報率” 數值乃根據建議書內的總現金價值和保費總和計算。“總回本期”是指在該保單年度完結時，現金總值[即保證之現金價值加上累積紅利(如有)及期滿紅利(如有)]首次等於或大於已付保費總和之保單年度。數值可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。總現金價值：即保證之現金價值加上累積週年紅利(如有)及期滿紅利(如有)。

聲明：以上只是本公司就有關的資料而作出的分析和比較，惟它們將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。此文件只供內部使用，閣下不得使用此文件作銷售面談或說明或其他相類似之用途。

八. 現有客戶的安排

(a) 由定期保險(連危疾保障)轉換為新計劃 (Term (with CI) Conversion)

定期保險(連危疾保障) 可轉換為港元保單或美元保單新計劃。保額以 1 美元：7.8 港元計算 。

定期保險(連危疾保障)轉換	「泰然安心保」	「多重安心保」
	● 相同保額不用核保 ● 若舊有保單沒有該 8 項新受保危疾*及嚴重兒童疾病賠償、女性原位癌賠償、男性癌症賠償，這些疾病會有 90 日的等候期，及在新保單生效前已存在的狀況將不獲受保 ● 須承認了解新危疾定義之分別 ● 其他跟隨現行轉換規則	● 須核保才可轉換為「多重安心保」 ● 若舊有保單沒有該 8 項新受保危疾*及嚴重兒童疾病賠償、女性原位癌賠償、男性癌症賠償，則這些疾病會有 90 日的等候期，及在新保單生效前已存在的狀況將不獲受保 ● 須承認了解新危疾定義之分別 ● 體檢要求及財務核保要求須跟隨核保規則內列明的要求(「多重安心保」危疾保額的 1.25 倍計算)

* 8 項新受保危疾包括(1)急性壞死及出血性胰腺炎、(2)慢性腎上腺功能不全（即阿狄森氏病）、(3) 傳染性心內膜炎、(4) 嗜鉻細胞瘤、(5)進行性核上神經麻痺症、(6)嚴重重症肌無力、(7) 系統性紅斑狼瘡連狼瘡性腎炎及(8) 系統性硬皮病

有關其他詳情，請參閱**附錄 1，E. 保戶服務行政指引。**

(b) 由美元「泰然安心保」/「多重安心保」更改計劃至港元「泰然安心保」/「多重安心保」之安排

須於 2012 年 6 月 18 日至 12 月 28 日期間申請

現有保單	更改計劃至「泰然安心保」 / 「多重安心保」港元保單
「泰然安心保」 / 「多重安心保」美元保單	● 相同保額(以 1 美元：7.8 港元計算)毋須核保 ● 保單須於**首個保單年度內**轉換至港元保單 ● 客戶只可以同一保單選擇（包括保費繳款年期）作轉換，例如 15 年期 ECP 80 美元保單只可轉為 15 年期 ECP 80 港元保單。或者 18 年期 MCP 100 美元保單只可轉為 18 年期 MCP 100 港元保單 ● 客戶需繳交保費差額連利息 (詳情請參閱第九部分：常見問題 Q4) ● 須填寫更改保單申請表 ● 建議銷售同事提供新計劃之說明文件(PGS)予客戶參閱

由「泰然安心保」更改計劃至「多重安心保」須跟隨現行規則，詳情請參閱「泰然安心保」 / 「多重安心保」– 美元保單的產品資料冊。

抵港/抵澳內地人士可作上述之更改計劃，惟需符合抵港/抵澳內地人士之營運守則。

九. 常見問題

Q1: 為什麼「泰然安心保」/「多重安心保」的港元保費較美元保費為高呢？

答：受到現時的港元投資因素影響，如投資渠道的限制，因此為平衡風險，港元保單保費較美元保單略高。然而，「泰然安心保」/「多重安心保」港元保單不但為客戶提供了較美元為佳的總儲蓄回報，好讓該產品能以獨有的產品特色、具競爭力的保費及吸引的儲蓄回報於市場上穩守其領先地位。

Q2: 客戶該選「泰然安心保」/「多重安心保」的港元保單，還是美元保單呢？

答：「泰然安心保」/「多重安心保」的港元保單或美元保單在市場上獨有的產品特色是一樣的，因此在市場上能穩守其領先地位。加入港元貨幣，能給予客戶多一種熟悉的貨幣選擇，有助客戶分散貨幣風險。

Q3：「泰然安心保」/「多重安心保」的美元保單可否更改計劃至「泰然安心保」/「多重安心保」的港元保單?

答：可以在指定期間內申請更改。但不可更改保費繳付年期及**保單生效期並不超過一年**。

Q4： 如何計算有關更改計劃的保費差額及利息?

答： 假設現有「泰然安心保」（美元保單）之客戶選擇更改計劃為「泰然安心保」（港元保單），更改計劃前後的細節如下：

舊計劃		新計劃
美元「泰然安心保」100 - 18 年供款 受保人資料: 保單繕發年齡: 30 性別: 男性 保單風險級別: 標準 保單日期: 2011/10/1(年/月/日) 保費到期日: 2012/10/1 投保額: 美元$200,000 保費形式: 年繳 年繳保費:美元$4,022	更改為 ➡	港元「泰然安心保」100- 18 年供款 申請更改計劃日期: 2012/8/1 (年/月/日) 繳費日期: 2012/8/6 投保額: 港元$1,560,000 (= 7.8 X $200,000) 保費形式: 年繳 年繳保費: 港元$34,544 (以「泰然安心保」的繕發年齡計算，即30 歲)

計算方法:

更改計劃的所需費用為:

(a) 保費差額	= 新計劃之保費* - 原有計劃已繳之保費* * 由保單日期起計至下個保費到期日之保費	HK$34,544 — HK$31,291 HK$3,253 註: 假設當天滙率為1港元：7.78美元，即$4,022美元 x 7.78 = $31,291港元
(b) 保費差額之利息	= 保費差額 x [(1+現行借貸利率)^年期** - 1] ** 年期之計算為由保單日期起至更改計劃所需費用的付款日期間之日數÷*365* 日	HK$3,253 X [(1+8.0%)$^{(311/365)}$ -1] HK$235 註: 在此個案中 (1)港元保單的現行借貸利率為每年8.0厘，(2)由保單日期起至更改計劃所需費用的付款日期間之日數為311 日，即由2011/10/1 至2012/8/6。
	總數(a) + (b)	港元$3,488

注意: 以上計算可能會因四捨五入的誤差與系統計算的真實數字有所出入

Q5: 定期保險(連危疾保障)美元保單可以轉為「泰然安心保」/「多重安心保」港元保單嗎？

答：可以，而保額以 1 美元：7.8 港元計算。

Q6: 內地人士可以把美元「泰然安心保」/「多重安心保」更改至港元「泰然安心保」/「多重安心保」嗎？

答：可以，除一般要求外，內地人士作更改計劃之手續必須抵港/抵澳辦理。

Q7:「泰然安心保」/「多重安心保」保障有多少種嚴重疾病?

答：享有 61 種危疾及指定疾病保障，以下為保障疾病一覽表：

(i) 一次過預支保額賠償的危疾（嚴重疾病）

第 1 類 癌症

1. 癌

第2類 與心臟相關之疾病

2. 心肌病
3. 冠狀動脈手術
4. 心臟病
5. 心瓣置換及修補
6. 傳染性心內膜炎
7. 其他嚴重的冠狀動脈疾病
8. 肺動脈高血壓（原發性）
9. 主動脈手術

第 3 類 與神經系統相關之疾病

10. 亞爾茲默氏病 / 不可還原之器質性腦退化疾病
11. 植物人
12. 細菌性腦（脊）膜炎
13. 良性腦腫瘤
14. 昏迷
15. 腦炎
16. 偏癱
17. 嚴重頭部創傷
18. 運動神經原疾病
19. 多發性硬化症
20. 肌營養不良症
21. 癱瘓
22. 柏金遜症
23. 脊髓灰質炎
24. 進行性核上神經痲痺症
25. 嚴重重症肌無力
26. 中風

第 4 類 與主要器官相關之疾病

27. 急性壞死及出血性胰腺炎
28. 再生障礙性貧血
29. 慢性肝病
30. 末期肺病
31. 暴發性病毒性肝炎
32. 腎衰竭
33. 主要器官移植
34. 腎髓質囊腫病
35. 系統性紅斑狼瘡連狼瘡性腎炎
36. 系統性硬皮病

第 5 類 其他嚴重疾病

37. 因輸血而感染愛滋病
38. 失明
39. 慢性腎上腺功能不全（即阿狄森氏病）
40. 庫賈氏病
41. 伊波拉
42. 象皮病
43. 失聰
44. 失去一肢及一眼
45. 喪失語言能力
46. 失去兩肢
47. 嚴重燒傷
48. 壞死性筋膜炎（俗稱食肉菌感染）
49. 因職業感染人體免疫力缺乏病毒(HIV)
50. 嗜鉻細胞瘤
51. 嚴重類風濕性關節炎
52. 不能獨立生活(保障期至65歲終止)^
53. 末期疾病^

^「不能獨立生活」或「末期疾病」並不在第 2 至第 5 重多重危疾保障範圍內。

(ii) 限制預支保額賠償的疾病

非嚴重疾病：

54. 須作手術之腦動脈瘤
55. 早期甲狀腺癌(TNM評級為T1N0M0級別)
56. 血管成形術及其他冠狀動脈疾病之創傷性療法

嚴重兒童疾病保障包括：

1. 胰島素依賴型糖尿病
2. 斯蒂爾病
3. 俱心臟併發症的川崎病
4. 成骨不全症第三型

女性原位癌保障包括以下原位癌：

1. 乳房
2. 子宮頸(第三階段的子宮頸表層細胞癌變(CIN III)或原位癌(CIS))
3. 子宮
4. 卵巢
5. 輸卵管
6. 陰道或外陰

(iii) 額外賠償的疾病

男性癌症保障包括：

1. 前列腺癌(TNM評級為T1c或以上級別)
2. 睾丸癌

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This launch pack is for reference only. Please refer to the Policy Contract for the definitions of capitalized terms, and the exact and complete terms and conditions of coverage.

Highlight of the Selling Aids

I. Key Elements of Executive Care Pro (ECP) and Multiple Care Pro (MCP)

Introduction of Hong Kong Dollar (HKD) and Pataca (MOP) Brings Out the Best in ECP & MCP

The introduction of HKD and MOP (MOP is only applicable to policies issued in Macau) as the policy currency of ECP & MCP has the aim of extending the choice of currency for our customers, hence to diversify currency risk.

Staying Ahead of the Pack

As a market leader in Critical Illness (CI) protection, we always look for ways to provide high quality products to our customers. The ECP & MCP maintain high competitiveness which driven by their unique features, including:

- **Comprehensive coverage** for a total of 61 Critical Illnesses and specified illnesses (53 Major Illnesses, 3 Minor Illnesses and 5 specified illnesses of female and children)
- 5 limited pay premium payment terms for selection which offer the **most** choices in the market. Further, limited pay of multiple critical illness coverage is also **unique** in the market
- With MCP, multiple critical illness coverage provides as many as 5 claims, of which up to 3 cancer claims
- Cancer Waiting Period is counted from **the earliest date** in the market, the shorter the waiting period, customers can get their claims earlier

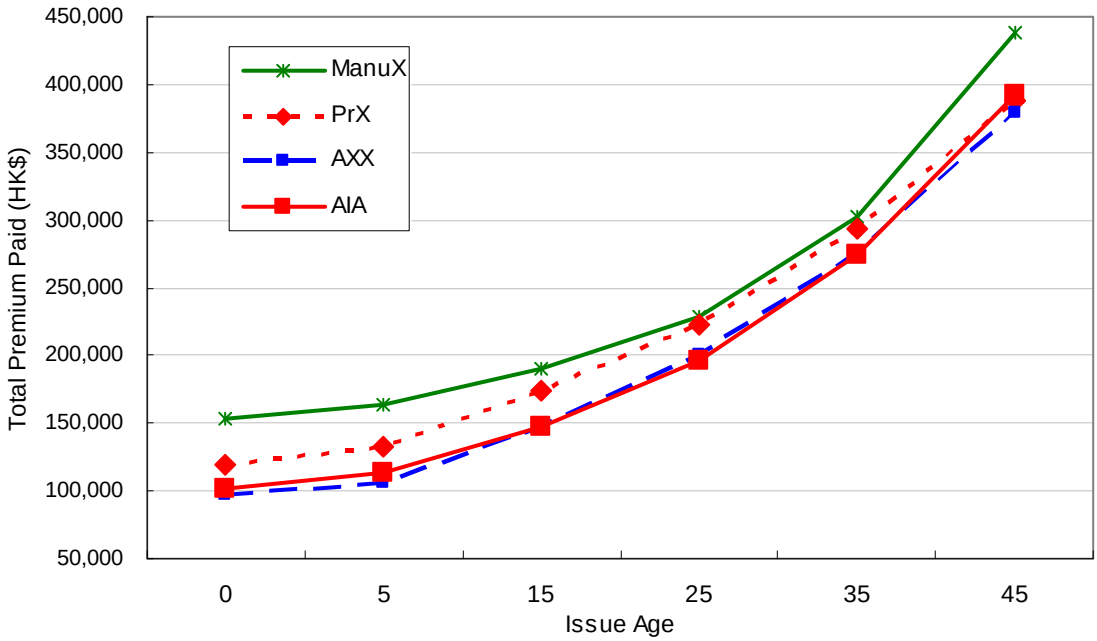
Equipping with HKD and MOP as the currency choices, customers of ECP & MCP enjoy different currency options, pairing with the unique product features and comprehensive coverage, which are crucial to retain the **leading position** in the market.

Provide Attractive Return with Competitive Premiums

The total premiums paid of HKD ECP100 are in similar level when comparing with key competitors. In general, HKD ECP is **predominate^** over key competitors in terms of guaranteed yield, total yield and breakeven year.

ECP Premium Comparison

18/20-Pay, Female, Non-smoker, SA=HKD600,000



ECP100 18/20-Pay, Female, Non-smoker (Sum Assured: HKD600,000)

	AIA	PrX	AXX	ManuX
Aged 10				
Guaranteed Yield				
Year 10	**-22.86%**	-32.92%	-40.96%	-27.77%
Year 20	**-1.54%**	-4.31%	-9.95%	-2.83%
Year 30	**1.54%**	-0.25%	0.02%	0.00%
Total Yield				
Year 10	**-12.60%**	-16.91%	-24.00%	-18.68%
Year 20	**2.64%**	1.09%	-2.57%	1.75%
Year 30	**4.78%**	3.43%	3.20%	3.98%
Breakeven Year	**Year 17**	Year 20	Year 22	Year 20

	AIA	PrX	AXX	ManuX
Aged 35				
Guaranteed Yield				
Year 10	**-20.69%**	-32.92%	-40.16%	-27.77%
Year 20	**-2.51%**	-4.31%	-9.89%	-2.83%
Year 30	**0.19%**	-0.25%	0.00%	0.00%
Total Yield				
Year 10	**-11.93%**	-18.80%	-24.32%	-19.95%
Year 20	**1.49%**	0.39%	-3.91%	0.93%
Year 30	**3.58%**	2.98%	2.59%	3.30%
Breakeven Year	**Year 18**	Year 20	Year 23	Year 20

Predominate in the market^

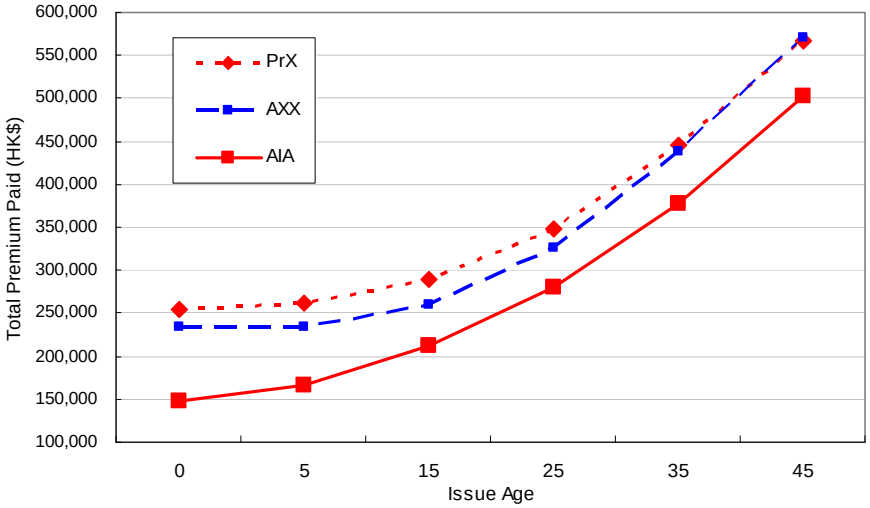
For details on Premium Comparison, please refer to **Appendix 2**.

^ Based on male and female non-smoker aged 10, 20 and 35, Guaranteed Yield and Total Yield from end of year 10, 20 and 30, 18-Pay for ECP100 with Sum Assured HK$600,000.

Additionally, the total premiums paid of MCP are lower than similar products of key market competitors, whilst HKD MCP **outperforms^** key competitors in terms of guaranteed yield, total yield and breakeven year.

MCP Premium Comparison

18/20-Pay, Female, Non-smoker, SA=HKD600,000



MCP100 18/20-Pay (with rider), Female, Non-smoker (Sum Assured: HKD600,000)

	AIA	PrX	AXX
Aged 10			
Guaranteed Yield			
Year 10	**-31.37%**	-37.55%	-46.61%
Year 20	**-5.00%**	-6.42%	-12.90%
Year 30	**-0.22%**	-1.73%	-1.69%
Total Yield			
Year 10	**-20.34%**	-20.95%	-29.06%
Year 20	**-0.61%**	-0.75%	-4.93%
Year 30	**3.03%**	2.21%	1.75%
Breakeven Year	**Year 21**	Year 23	Year 25

	AIA	PrX	AXX
Aged 35			
Guaranteed Yield			
Year 10	**-27.63%**	-37.45%	-45.44%
Year 20	**-5.44%**	-6.37%	-12.64%
Year 30	**-1.29%**	-1.70%	-1.60%
Total Yield			
Year 10	**-18.34%**	-22.83%	-29.07%
Year 20	**-1.27%**	-1.43%	-6.20%
Year 30	**2.11%**	1.76%	1.19%
Breakeven Year	**Year 23**	Year 24	Year 25

Predominate in the market^

For details on Premium Comparison, please refer to **Appendix 2**.

^ Based on male and female non-smoker aged 10, 20 and 35, Guaranteed Yield and Total Yield from end of year 10, 20 and 30, 18-Pay for MCP100 with Sum Assured HK$600,000.

Remark: Above information is based on the respective insurance companies' proposals available on 13 April 2012. Above value of "Guaranteed Yield" is calculated based on the Guaranteed Cash Value and the amount of Total Premiums Paid figures set out in the proposals; the value of "Total Yield" is calculated based on the amount of Total Cash Value and the amount of Total Premiums Paid figures set out in the proposals. "Breakeven Year" means the point at which Cash Value [Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any)] is firstly equal to, or over, the Total Premiums Paid, before the end of the policy issued. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. Total Cash Value means Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any).

Disclaimer: The above analysis and comparisons made by the Company are based on the relevant information. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. This document is for Internal Use Only. You are not allowed to use it in sales solicitation by interview or presentation or for other similar purposes.

II. Comparison on ECP & MCP between HKD/MOP and USD

(a) Comparison on Product Particulars

	Policy in USD	Policy in HKD/MOP
1. Benefit	Identical (61 Critical Illnesses and specified illnesses)	
2. Issue Age	0 - 65	
3. Minimum Face Amount	USD10,000	HKD/MOP75,000
4. Maximum Face Amount	USD1,000,000	HKD/MOP7,500,000
5. Riders Attachable	Identical which includes medical and CI riders (ECIR Pro, SCIR Pro etc.)	
6. Premium	ECP：HKD Policy is around 10% higher than USD Policy MCP：HKD Policy is around 15% higher than USD Policy	
7. Commission & Production Count	Identical (Please refer to Section VI for details)	
8. Others	Both adopt Grandfathering^ （For details, please refer to launch pack of ECP & MCP in USD）	

For detailed product descriptions of ECP & MCP, please refer to Appendix 1.

(b) Comparison on Product Returns

Regarding product returns, ECP & MCP in HKD has a **more attractive*** total yield , despite its guaranteed yield is slightly lower, while comparing with USD. In addition, ECP & MCP in HKD **outperform** our key competitors in terms of guaranteed yield, total yield and breakeven year.

18-Pay, Male, Non-smoker (Sum Assured: HKD600,000)

	ECP100		MCP100	
	HKD	USD	HKD	USD
Aged 10				
Guaranteed Yield				
Year 10	-20.46%	-18.79%	-28.42%	-25.55%
Year 20	-1.12%	-0.42%	-4.41%	-3.23%
Year 30	1.56%	1.93%	-0.13%	0.47%
Year 40	2.07%	2.32%	0.92%	1.32%
Total Yield				
Year 10	-11.11%	-12.00%	-18.42%	-18.35%
Year 20	2.89%	2.59%	-0.21%	-0.10%
Year 30	4.78%	4.38%	3.11%	2.93%
Year 40	5.16%	4.69%	4.00%	3.69%
Breakeven Year	Year 17	Year 17	Year 21	Year 21

18-Pay, Male, Non-smoker (Sum Assured: HKD600,000)

	ECP100		MCP100	
	HKD	USD	HKD	USD
Aged 35				
Guaranteed Yield				
Year 10	-19.24%	-17.41%	-25.46%	-22.53%
Year 20	-1.85%	-1.07%	-4.49%	-3.25%
Year 30	0.38%	0.79%	-0.97%	-0.34%
Year 40	1.03%	1.31%	0.11%	0.54%
Total Yield				
Year 10	-10.68%	-11.69%	-16.44%	-16.56%
Year 20	2.02%	1.83%	-0.47%	-0.26%
Year 30	3.76%	3.52%	2.42%	2.39%
Year 40	4.35%	4.06%	3.43%	3.28%
Breakeven Year	Year 18	Year 18	Year 21	Year 21

For details on Premium Comparison, please refer to **Appendix 2**.

* ECP at Year 10, 20, 30 and 40 and MCP at Year 30 and 40.
^ Based on male and female non-smoker aged 10, 20 and 35, Guaranteed Yield and Total Yield from end of year 10, 20 and 30, 18-Pay for ECP100/MCP100 with Sum Assured HK$600,000.

Remark: Above information is based on the respective insurance companies' proposals available on 13 April 2012. Above value of "Guaranteed Yield" is calculated based on the Guaranteed Cash Value and the amount of Total Premiums Paid figures set out in the proposals; the value of "Total Yield" is calculated based on the amount of Total Cash Value and the amount of Total Premiums Paid figures set out in the proposals. "Breakeven Year" means the point at which Cash Value [Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any)] is firstly equal to, or over, the Total Premiums Paid, before the end of the policy issued. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. Total Cash Value means Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any).

III. Statistics on Critical Illnesses and Target Customers

Mind the Protection Gap

Underinsurance for critical illness protection is one of the key challenges faced by the general public. A great number of our customers yet to realise that there is a gap between the medical protection they have and they practically need. With HKD/MOP policy, a more familiar currency, customers can diversify the currency risk. The HKD/MOP ECP & MCP are definitely a wise choice to bridging the gap of protection needs via its comprehensive benefit features.

(a) Critical Illness Statistics

Do you know…?

- It is projected that by 2039, 1 out of 4 people in Hong Kong will be aged 65[1].
- Malignant neoplasms (Cancer), heart disease, pneumonia and cerebrovascular diseases are the top 4 killers of urban people. It is revealed that 68% of the total deaths in 2010 were accounting for these 4 diseases[2].
- From 2005 to 2009, the number of hospitalisation due to cancers increased by 56%[3]. Meanwhile, the cure rate after cancer is diagnosed is also increasing in the past 10 years due to the advanced medical therapy. According to the latest statistics figures released by American Cancer Society in 2012, the 5-year relative survival rates for cancers are continuously increasing as long as it is diagnosed at an earlier stage with appropriate treatment. For some of the common cancer types, such as early prostate cancers and early thyroid cancers, the 5-year relative survival rates have reached 100%[4].
- The average treatment cost (the first 2 years) for **colorectal cancer** reaches HKD700,000[7], whilst for **breast cancer,** it reaches HKD1,000,000 to HKD2,000,000[9]. However, the average sum assured of the existing ECP customers is around USD50,000 (around HKD400,000) which is a strong proof that there is a gap between the critical illness protection they have and they practically need.

Ageing Population

- It is projected that the proportion of elderly aged 65 and over in the population will be one out of four people in Hong Kong[1]. Ageing population will be the escalating burden on the enormous medical cost of the HKSAR Government, while Government has also proposed out-of-pocket payments as an option of healthcare financing. Be well-prepared, medical and CI protection is indispensable for oneself.

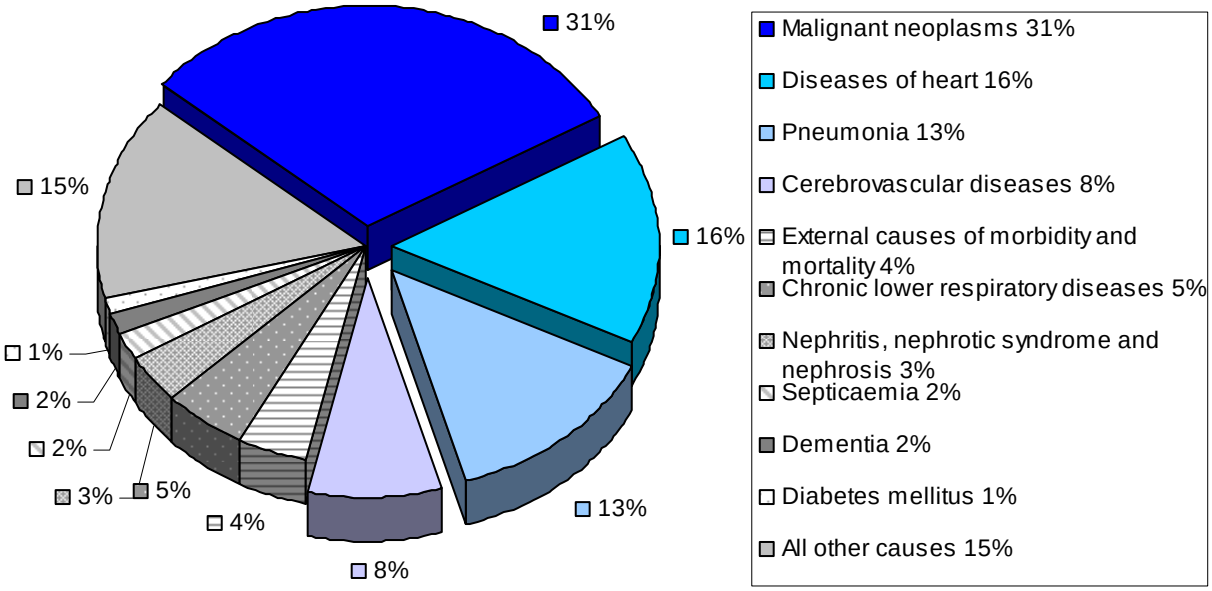


1 out of 4 people is aged 65 and over

Cancer

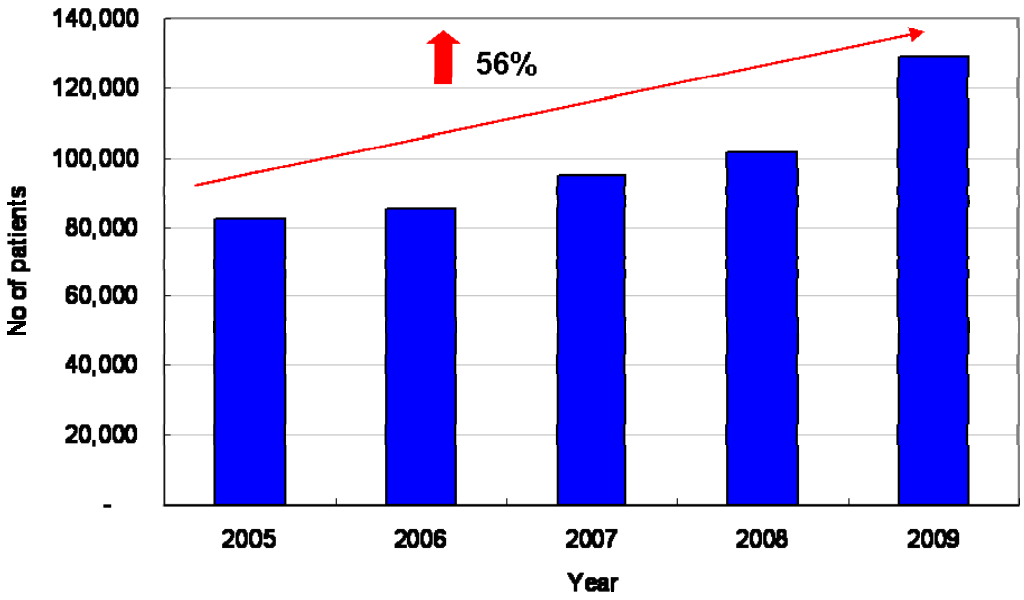
- **Cancer** is the leading killer in Hong Kong. Up to 31% of the total death is caused by cancers[2]!

Number of Registered Deaths by 10 Causes of Death in 2010[2]



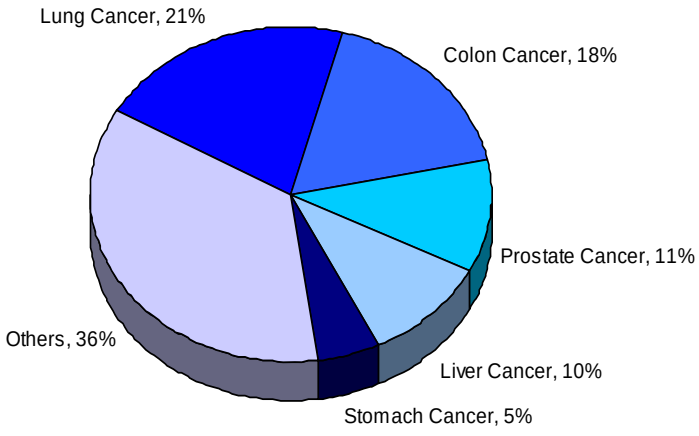
- In Hong Kong, 1 out of 4 males and 1 out of 5 females are diagnosed with different kind of cancers before aged 75[3]. The number of hospitalisation due to cancers increased by 56%, from 82,465 in 2005 to 128,978 in 2009, which was on the upward trend.

The Number of hospitalization due to Cancer[3]

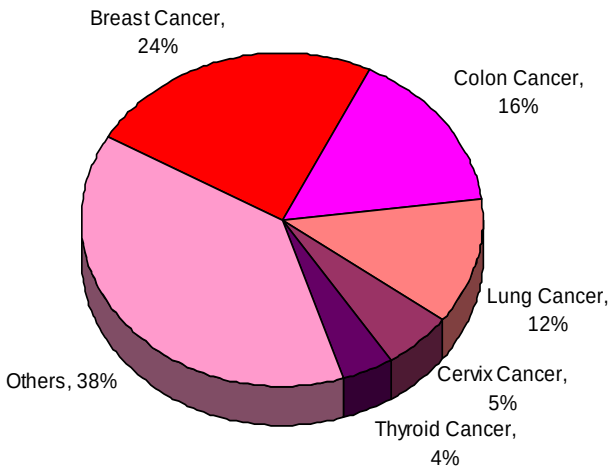


- Males and females suffer from different kinds of cancer[3].

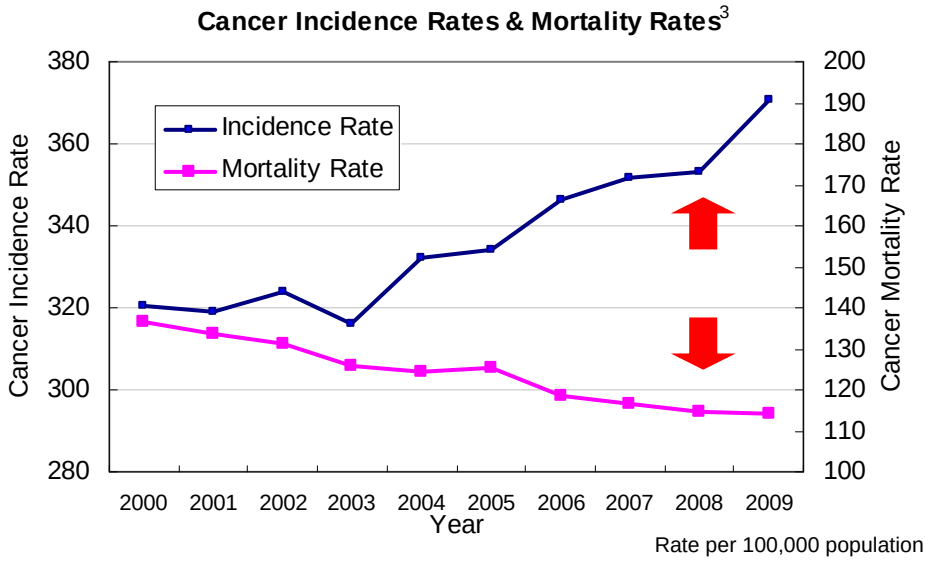
Top 5 Common Male Cancer



Top 5 Common Female Cancer



- Although the number of cancer patients has been growing, the mortality rate is reducing gradually due to the advanced cancer therapy and high quality medicine.



- The 5-year relative survival rates for cancers are rather high as long as it is diagnosed at an earlier stage with appropriate treatment. For some of the cancers, such as prostate and thyroid, the 5-year relative survival rates have reached 100%. Below are the 5-year relative survival rates abstracted from statistics latest released in 2012 by American Cancer Society[5]:

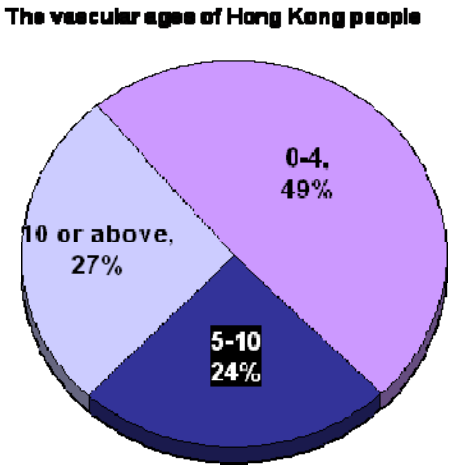
	Lung Cancer	Colon Cancer	Breast Cancer	Liver Cancer	Prostate Cancer	Stomach Cancer	Thyroid Cancer
Local^	52%	90%	99%	27%	100%	62%	100%
Regional^	24%	69%	84%	9%		28%	97%
Distant^	4%	12%	23%	4%	29%	4%	56%

^ Local – not carcinoma-in-situ, an invasive malignant cancer confined entirely to the organ of origin, i.e. early stage of cancer.
Regional – a malignant cancer that has extended beyond the limits of the organ of origin, and involves regional lumph nodes by way of lymphatic system.
Distant – a malignant cancer that has spread to parts of the body remote from the primary tumor either by direct extension or by discountinuous metastasis to distant organs.
* Lung Cancer: non-small cell cancer

The advanced medical technologies developed causes the raising of the survival rates for cancers diagnosed, hence an multiple critical illness coverage with comprehensive protection is crucial to allow patients to receive adequate and quality treatment with peace of mind, and a continued protection can be sustained after recovery of major illness.

Heart Diseases / Stroke[6]

- The higher the vascular age, the greater the degree of vascular sclerosis. The ageing of cardiac vessels increases the chance of myocardial infarction or coronary heart disease, while the ageing of cerebral vessel increases the risk of stroke. Figures show that vascular ages of **more than half** of the interviewees are actually 5 years or above older than the actual ages. The vascular ages of 27% of the interviewees are even 10 years older than their actual ages.



Expenses Required for the Treatments

- Despite there is an upward trend in the number of critical illnesses[4], the survival rate is growing given the medical standard continues to improve and the treatments for critical illnesses are getting better nowadays. However, the cost of medical treatments can be an issue, not to mention the loss of income due to long-term treatments as well as other financial burdens shouldered (such as education costs of children and living costs of dependent parents). For example:
  - Average treatment cost (first 2 years) for colorectal cancer can reach HKD700,000[7]
  - Surgery cost for coronary artery bypass graft can reach HKD 398,000[8]
  - Chemotherapy and diathermy for breast cancer cost HKD300,000 to HKD500,000, and can reach HKD1,000,000 to HKD2,000,000 in later stage[9]

For details, please refer to the Critical Illness Statistics section at **Health Attitude** of Agency Corner.

Sources of information:

[1] Census and Statistics Department – Hong Kong Population Projections 2010-2039 (July 2010)

[2] Department of Health, Health Facts of Hong Kong (2010 edition)

[3] Hospital Authority, Hong Kong Cancer Registry Website: www3.ha.org.hk/cancereg/c_stat.asp ((Retrieved in March 2012)

[4] Hospital Authority Statistical Report (2009 – 2010) – Table 1.6 'Morbidity and Mortality Statistics for Selected Diseases 2005 - 2009'

[5] American Cancer Society , Cancer Facts & Figures 2012. Atlanta: American Cancer Society; 2012

[6] 'Vascular ages test' conducted with 160 Hong Kong people from November 2010 to May 2011, by CV Alliance under Hong Kong Primary Care Foundation

[7] Free cancer information provided by Cancer Fund (Browsed in July 2011)

[8] Service charges of Union Hospital available at its website (Browsed on 25 February 2011)

[9] 'Expensive Treatment Costs for Breast Cancer'– Headline Daily (20 September 2009)

(b) Target Customers

Needs of Target Customers	**Caring for your kids**	● Prepare comprehensive coverage for the next generation: critical Illness, life and savings. ● Parents want to ensure their kids can enjoy medical treatment in better quality if critical illness is diagnosed and coverage persists after recovery.
	Caring for your own needs	● Hope to obtain a comprehensive coverage via limited pay premiums while being young and financially sound. ● Hope to enjoy medical treatment in better quality if critical illness is diagnosed.
	Caring for your family	● Breadwinners who need to fulfill family obligations. ● Avoid decreasing family's standard of living because of the expenditures incurred by the treatment and the loss of income due to incapability to work.

IV. Key Selling Points of ECP & MCP

Executive Care Pro (ECP)

● **Critical Illness Coverage**

The Most Comprehensive

ECP offers coverage for up to **61 Critical Illnesses** and specified illnesses (53 major illnesses, 3 minor illnesses and 5 specified illnesses[+]) up to aged 100^. Specified illnesses include protection against certain childhood and female illnesses (inclusive of carcinoma-in-situ). The thorough cover frees your customers from worrying and provides sufficient financial support for quality treatment.

Multiple Care Pro (MCP)

● **Multiple Critical Illness Coverage**

With **MCP**, multiple critical illness coverage provides as many as **5 claims**, of which up to **3 cancer claims**. In addition to the protection from **ECP**, **MCP** provides Multiple Critical Illness Benefit until aged 85 (Tier 2 to Tier 5 cover 51 major illnesses). Your customers can be free from worrying of inadequate protection with such comprehensive coverage.

After Tier 1 major illness is claimed, customers of **MCP** still enjoy Tier 2 to Tier 5 major illness claims yet the subsequent premium of the Basic Policy will be waived.

For details, please refer to Appendix 1.

● **Waiting Period Based on Diagnosis Date**

Unique in market

Waiting period of **MCP** is counted from the **date of diagnosis***, while waiting period of similar products in the market are counted from the date of treatment completion. Thus, the shortened waiting period allows customers to receive the claims payment earlier for the treatment.

For details, please refer to Appendix 1.

● **Limited Pay with 5 Choices of Premium Payment Terms**

Unique in market

We offer 5 choices of premium payment terms. Additionally, we offer **limited pay multiple claims for critical illnesses.** As such, customers can better managed their financial plans.

Premium Payment Term	5 Years	10 Years	15 Years	18 Years	25 Years
Issue age range of insured	0 – 65			0 – 62	0 – 55

● **Attractive Saving Returns**

We are currently **market leader** in terms of total yield to policyholder[#]. We offer guaranteed cash value, annual dividends (non-guaranteed) and maturity dividend (non-guaranteed).

● **All-Round Protection with Rider Continuation**

- 3 different CI coverage levels: at 50%, 80% or 100% of the Initial Face Amount to suit different needs.
- Different currency options: **HKD, MOP** and **USD** are available for customers' selection.
- Comprehensive rider coverage: To cater customers' needs for coverage of accident, critical illness and medical protection, a full range of riders are available for selection in particular ECIR Pro and SCIR Pro aim to **strengthen CI coverage.**
- Rider continuation: Even if Plan 100 is selected and claim is applied due to major illness, **riders (including hospitalisation riders) attached to the Basic Policy** will continue to be **in force** provided their respective premiums are settled.

\+ 4 Severe Child Diseases and 1 female-related illness (female carcinoma-in-situ).

^ Among the 53 covered major illnesses, the coverage for 'Loss of Independent Existence' will cease after aged 65. Severe Child Diseases cover up to age of 18.

* Except for cancer recurring of the same organ.

\# Based on male non-smoker aged 10, 20 and 35, Total Yield from end of year 10, 20, 30 and 40, 18-Pay for ECP100 with Sum Assured HK$600,000.

Market Comparison on Executive Care Pro

	AIA Executive Care Pro	PrX PRUcrisis Cover Lifelong Protector	AXX Health Pro Major Illness	ManuX Vita	INX Easy Defender
Number of Covered Illnesses	**56#** & Childhood, Male and Female-related Illnesses	53 & Childhood, Male and Female-related Illnesses	52 & Childhood, Male and Female-related Illnesses	54 & Childhood, Male and Female-related Illnesses	56 & Childhood, Male and Female-related Illnesses
Coverage to Age	**100***	100	100	100	100
Currency	**HKD/MOP/ USD**	**HKD/USD**	**HKD/MOP/ USD**	**HKD/USD**	**HKD/USD**
CI Benefit Option	**3 types: Advance100% / 80% / 50% Sum Assured**	1 type: Advance 100% Sum Assured	1 type: Advance 100% Sum Assured	1 type: Advance 100% Sum Assured	1 type: Advance 100% Sum Assured
Premium Payment Term	**5/10/15/18/25 Years**	5/10/15/20 Years To aged 55 To aged 65	10/15/20 Years	10/15/20 Years To aged 65	10/15/20 Years
Maximum Issue Age	**65**	65	65	60	65
CI Issue Limit	**HKD/MOP7,500,000 USD1,000,000**	HKD6,000,000 USD750,000	HKD/MOP8,000,000 USD1,000,000	HKD4,000,000 USD500,000	HKD4,000,000 USD500,000

56 Critical Illnesses include the most common types such as cancer, heart attack and stroke.

Cancer definitions among different insurers are slightly different. The cancer definition adopted by AIA is uncontrolled growth of malignant cells which is invasive (except for the exclusive items).

The heart attack definition adopted by AIA implies lower Troponin requirement when comparing with the market benchmark.

In general, Stroke definition requires evidence of permanent neurological deficit to last for 6 to 12 weeks, while AIA only requires 4 weeks.

Thus different insurers have different critical illness definitions. The definitions adopted by AIA are more specific and clearly defined, providing the most comprehensive coverage to our customers among our key competitors. For detailed definitions, please refer to the policy contracts and the ECP / MCP (USD) Launch Pack.

* The coverage for 'Loss of Independent Existence' will cease after aged 65. Severe Child Diseases cover up to age of 18. For the details of competitors' coverage term, please refer to Appendix 2.

Advantages of AIA ECP:

- Offers a CI product with the **most choices** in terms of payment terms, CI benefit option (50%/80%/100%) and currency (HKD/MOP/USD)
- Provide the **most comprehensive** coverage among the key competitors

Market Comparison on Multiple Care Pro

	AIA Multiple Care Pro	PrX PRUcrisis Cover Lifelong Protector with PRUcrisis Cover Multiple Protector	AXX Health Pro Major Illness with Multiple Benefit	ManuX Vita	INX Easy Defender with Multiple Benefit
Packaged, Rider or Buyback Option	**Packaged**	Rider	Rider	Buyback option	Rider
Premium Payment Term (Multiple Claims)	**Embedded in Basic Plan 5/10/15/18/25 years**	To aged 85	To aged 85	Does not offer multiple claim. Offers buyback option: Customers can purchase a new critical illness policy twice even after full claim is made from the existing coverage. Exclusions and pre-existing conditions may apply to new critical illness policy	To aged 100
Coverage to Age	**85**	85	85		100*
Number of Covered Illnesses (for Multiple Claims)	**51**	49	49		52^
Grouping*	**5 groups* heart attack, stroke and kidney failure are in <u>different</u> groups**	5 groups heart attack, stroke and kidney failure are in <u>different</u> groups	5 groups heart attack, stroke and kidney failure are in <u>different</u> groups Related illnesses ie. stroke/ loss of sight/hearing are placed at one group		5 groups heart attack, stroke and kidney failure are in <u>one</u> group*
Max. No. of CI Claims (including the first CI claim)	**5**	3	5		3
Max. No. of Cancer Claims (including the first cancer claim)	**3**	2	3		3
Cancer Waiting Period	**5 years from –** ● **Diagnosis date (different organ)** ● **"Clean date"[@] (different organ)**	5 years from completion of treatment	5 years from completion of treatment "New Cancer": 1 year from diagnosed date#		5 years from completion of treatment
Survival Period (days)	● **Not required for Tier 1** ● **15 for Tier 2 to 5**	30	14		30
CI Benefit Option	**3 types: Advance 100% / 80% / 50% Sum Assured**	1 type: Advance 100% Sum Assured	1 type: Advance 100% Sum Assured		1 type: Advance 100% Sum Assured
Max. Issue Age	**65**	65	65		65
Max. CI Issue Limit	**7,500,000 HKD /MOP/ 1,000,000 USD**	6,000,000 HKD/ 750,000 USD	8,000,000 HKD / MOP / 1,000,000 USD		4,000,000 HKD /500,000 USD

* Claim can only be made for one time from each major illness group (cancer is not under this restriction). INX, as an example, although coverage to aged 100, heart attack, stroke and kidney failure are placed in one group, if the insured is diagnosed with any one of these 3 illnesses, claim from this group can not be made again. For AIA, if the insured is diagnosed with heart attack, stoke and kidney failure, while fulfilling other conditions in the policy, one claim from each group can be made respectively, given those major illnesses are placed in different groups.

^ Different insurers have different definitions of critical illnesses. INX, as an example, major organ transplantation is divided into 2 items of critical illnesses covered (heart and kidney as one item, while lung, pancreas, liver and marrow as another item). For AIA, major organ transplantation includes heart, kidney, lung, pancreas, liver and marrow. INX also split Motor Neuron Disease into 2 covered illnesses: Progressive Bulbar Palsy and Motor Neuron Disease; while AIA collectively group them into one covered illness. This shows that the number of covered illnesses is altered by the definition as well as grouping of critical illnesses, hence the protection provided by AIA is the most comprehensive for multiple critical illness among our key competitors.

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

"New Cancer" means cancer that cannot be by the same malignant cells or metastasis of the preceding cancer(s) where there has been more than one cancer claim made. According to Hong Kong Anti-Cancer Society, two different cancers occurs in a short period of time is very rare.

Advantages of AIA MCP:

- Offers limited payment and choices of premium payment terms which is **unique** in the market, let our customers to have a better financial planning.
- Provides the most valuable protection to customers with **the earliest** counting date for cancer waiting period. The shorten waiting period facilitates the customers to get the claims at the soonest for treatment. Date of treatment completion adopted by market competitors is probably hard to define, while the 1 year waiting period for New Cancer offers by AXX is unlikely to happen in practical.
- Offers the **most comprehensive** multiple coverage product among our key competitors
- Offers the **highest number** of CI and cancer claims (which is same as one of the competitors)

For detailed comparison on ECP & MCP, please refer to **Appendix 2.**

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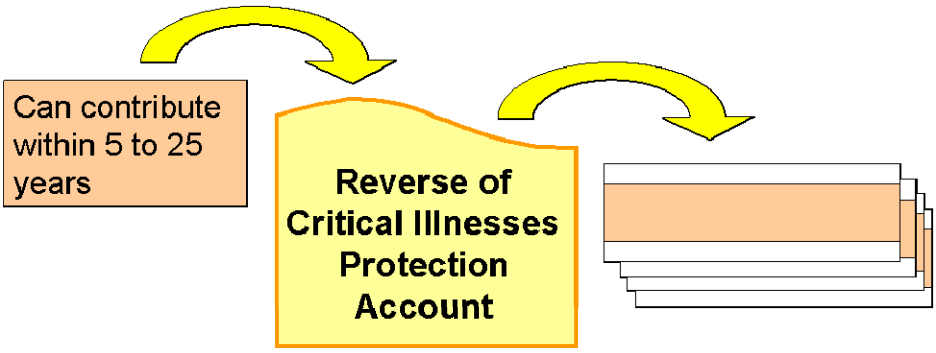
V. Sales Stories

(a) Case Sharing – Critical Illness Protection Account*

Thanks to the advanced medical treatment, critical illnesses may not be incurable nowadays. Cancer patients, as an example, can receive advanced targeted treatment and quality medicine which contribute to the relatively high survival rates as long as it is diagnosed at an earlier stage. The survival rates of some of the cancers have reached 100%^. MCP can be treated as "an account for critical illnesses protection*", while regular premium payments are contributed until the end of the period chosen, customers can receive benefit amount from this "account" if critical illness/major illness# is diagnosed. Further, MCP provides up to 5 claims for critical illness.

As such, after Tier 1 major illness has claimed, **customers of MCP still enjoy Tier 2 to Tier 5 major illness coverage until aged 85 and the subsequent premium of the Basic Policy will be waived**. Thus customers shall not need to be worrying about losing the protection of critical illnesses.



* "Account for critical illnesses protection" is an analogue representation, not equivalent to a bank account.

Restricted by relevant contract conditions

^ American Cancer Society , Cancer Facts & Figures 2012. Atlanta: American Cancer Society; 2012

(b) Case Sharing – Continued Protection after Recovery of Major Illness

Name	:	Mr. Ho
Issue Age	:	40
Occupation	:	Owner of a design company
Background	:	● Graduated from a design college at aged 20 ● Set up a design company with partners after graduated ● With the good business environment in the following years, Mr. Ho always worked until late night and had no regular meal time ● At a body check at aged 35, a shadow was found at the stomach via gastro fiberscopy and was diagnosed as initial stage of gastric cancer. ● Mr. Ho received relevant treatment, convalesced, and finally the doctor has diagnosed that cancer cells have all cleared

- Since then, Mr. Ho is very concern about healthy living, he enjoys his life along with balanced diets and exercises
- Unfortunately, Mr. Ho was too young to realise the importance of critical illness protection when the gastric cancer was diagnosed
- And now, no insurer is willing to provide critical illness protection for Mr. Ho despite 10 years have passed since he has fully recovered

How Can MCP Help?

If Mr. Ho purchased MCP when he was young, he could enjoy a comprehensive coverage on critical illnesses. Though cancer was diagnosed and claimed, the policy would not be terminated, while Mr. Ho could still enjoy protection of critical illnesses yet the subsequent premium of the Basic Policy would be waived. Therefore, it is advisable to save for the rainy days with MCP.

(c) Case Sharing – Income Replacement

Name	:	Miss Chan
Issue Age	:	35
Occupation	:	Marketing Manager
Annual Salary	:	HKD600,000
Background	:	• Married with 2 kids • Inforce CI protection with sum assured of HKD500,000 • Since diagnosed, received treatment for 2 year and convalesced for 1 year. Income has been suspended for 3 years

Estimation of expenses if diagnosed with cancer (e.g. breast)			
Medical related expenses*	Medical treatment for cancer (2 years)	HKD	490,000
	Convalescent treatment / medicine costs (3 years)	HKD	294,000
Obligations to family even if loss of income due to the treatment**	Total expenditure	HKD	1,371,600
Total sum assured needed for CI		HKD	2,155,600
Deduct：Inforce CI protection		HKD	500,000
Net protection needed for CI		HKD	1,655,600

How Can ECP / MCP Help?

Although Miss Chan already has a CI policy with a sum assured of HKD500,000, the coverage she needs is actually approximately HKD2,155,600. If she has purchased a sufficient coverage, she can claim for the benefit to pay for the medical treatment and do not have to worry about the financial burden incurred during her break from work.

* Source: Hong Kong Health Care and Medical Cost (2011)
** Data Source: Social Sciences Research Centre, The University of Hong Kong, 'AIA Consumer Study of Hong Kong Insurance Market 2012'.

(d) Case Sharing – Multiple Critical Illness Coverage

Name	**:**	Wong
Issue Age	**:**	4

Situation

- Wong's parents have applied a MCP with Hospitalization Riders when he was born.
- Wong has diagnosed with leukaemia (a type of Cancer) when he was 8 years old. Critical illness benefit was claimed.
- Although Wong has recovered, with such medical history, his parents cannot purchase another CI policy for him.

How can MCP help?

- After the benefit is paid for leukaemia (the Tier 1 CI), CI coverage can be continued for up to 4 more claims, (each with same benefit amount) until aged 85.
- Subsequent MCP premiums **are waived**
- Hospitalization Riders will also continue to be inforce provided the respective premiums are paid, this can help to pay for Wong for any other future medical expenses.

VI. Premium Rates & Commission

HKD/MOP Premium rate comparison of ECP vs. MCP

18-Pay Male Non-smoker premium rates (per 1,000 Face Amount)

Issue Age	HKD/MOP Executive Care Pro 100 (1)	HKD/MOP Multiple Care Pro 100 (2)	(2) / (1)
5	11.02	15.77	143%
15	14.41	20.33	141%
25	19.07	26.56	139%
35	26.67	35.54	133%
45	38.77	48.49	125%
55	56.97	67.89	119%
60	70.58	82.51	117%

18-Pay Female Non-smoker premium rates (per 1,000 Face Amount)

Issue Age	HKD/MOP Executive Care Pro 100 (1)	HKD/MOP Multiple Care Pro 100 (2)	(2) / (1)
5	10.72	15.58	145%
15	13.80	19.82	144%
25	18.40	26.19	142%
35	25.66	35.17	137%
45	36.56	46.82	128%
55	52.45	63.78	122%
60	63.82	76.25	119%

At aged 25, the insured can enjoy MCP, while for the same amount of premiums, the insured can only enjoy ECP at aged 35, but there is a maximum 5 times claims in MCP. Therefore, the earlier the customers get insured, the better coverage can be obtained.

Agency Compensation for ECP & MCP

Commission rates of Basic Plan is identical with USD ECP & MCP.

Premium Payment Term	Policy Year		
	1st Year	2nd Year	3rd to 6th Year
5-year pay	20%	3%	3% (Applicable from 3rd to 5th 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%

For commission rates of other Riders, please refer to **Appendix 1 (F) Agency Compensation.**

The following is premium split between Life and A&H

(i) Production Counting

The calculation of FYP and FYC for Life follows the existing practice

Percentages of FYP and FYC count to the Clubs & Awards and Agency Challenges for A&H Riders:

	Plan 50	Plan 80	Plan 100
ECP	15%	22%	27%
MCP	28%	38%	44%

(ii) Case Count

All ECP and MCP cases will count as 1 Life Case Count and 1 A&H Rider Case.

FYC Adjustment

ECP	Plan 50	Plan 80	Plan 100
Regular Premium – Life (Group 2)	85%	78%	73%
Regular Premium – A&H – CI (Group 4)	15%	22%	27%
MCP	**Plan 50**	**Plan 80**	**Plan 100**
Regular Premium – Life (Group 2)	72%	62%	56%
Regular Premium – A&H – CI (Group 4)	28%	38%	44%

VII. Market Comparison on Return

Based on the figures below ^, our market competitiveness remains **strong**.

ECP100, Male Non-smoker aged 10 (SA = HKD 600,000):

	AIA Executive Care Pro	PrX PRUCrisis Cover Lifelong Protector	AXX HealthPro Major Illness	ManuX Vita	INX Easy Defender
Premium Payment Term	18	20	20	20	20
Annual Premium	$7,386	$7,650	$6,276	$9,468	$6,174
Total Premiums Paid	$132,948	$153,000	$125,520	$189,360	$123,480
Guaranteed Yield at Year 30	1.56%	-0.25%	0.02%	0.00%	0.28%
Total Yield at Year 30	4.78%	3.42%	3.46%	4.07%	3.68%
Total Breakeven Year	Year 17	Year 20	Year 22	Year 20	Year 21

ECP100, Male Non-smoker aged 35 (SA = HKD600,000):

	AIA Executive Care Pro	PrX PRUCrisis Cover Lifelong Protector	AXX HealthPro Major Illness	ManuX Vita	INX Easy Defender
Premium Payment Term	18	20	20	20	20
Annual Premium	$15,882	$15,132	$ 13,842	$15,168	$14,052
Total Premiums Paid	$ 285,876	$ 302,640	$ 276,840	$303,360	$281,040
Guaranteed Yield at Year 30	0.38%	-0.25%	0.01%	0.00%	0.12%
Total Yield at Year 30	3.76%	2.91%	2.79%	3.52%	3.25%
Total Breakeven Year	Year 18	Year 20	Year 23	Year 20	Year 23

^ Remark: Above information is based on the respective insurance companies' proposals available on 13 April 2012. Above value of "Guaranteed Yield" is calculated based on the Guaranteed Cash Value and the amount of Total Premiums Paid figures set out in the proposals; the value of "Total Yield" is calculated based on the amount of Total Cash Value and the amount of Total Premiums Paid figures set out in the proposals. "Breakeven Year" means the point at which Cash Value [Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any)] is firstly equal to, or over, the Total Premiums Paid, before the end of the policy issued. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. Total Cash Value means Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any).

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ECP100, Female Non-smoker aged 10 (SA = HKD 600,000):

	AIA Executive Care Pro	PrX PRUcrisis Cover Lifelong Protector	AXX HealthPro Major Illness	ManuX Vita	INX Easy Defender
Premium payment term	**18**	20	20	20	20
Annual Premium	**$7,110**	$7,614	$6,276	$9,384	$6,174
Total Premiums Paid	**$127,980**	$152,280	$125,520	$187,680	$123,480
Guaranteed Yield at year 30	**1.54%**	-0.25%	0.02%	0.00%	0.28%
Total Yield at year 30	**4.78%**	3.43%	3.20%	3.98%	3.68%
Total Breakeven Year	**Year 17**	Year 20	Year 22	Year 20	Year 21

ECP100, Female Non-smoker aged 35 (SA = HKD600,000):

	AIA Executive Care Pro	PrX PRUcrisis Cover Lifelong Protector	AXX HealthPro Major Illness	ManuX Vita	INX Easy Defender
Premium Payment Term	**18**	20	20	20	20
Annual Premium	**$15,276**	$14,658	$13,770	$15,408	$13,692
Total Premiums Paid	**$274,968**	$293,160	$275,400	$308,160	$273,840
Guaranteed Yield at Year 30	**0.19%**	-0.25%	0.00%	0.00%	0.13%
Total Yield at Year 30	**3.58%**	2.98%	2.59%	3.30%	3.31%
Total Breakeven Year	**Year 18**	Year 20	Year 23	Year 20	Year 23

MCP100, Male Non-smoker aged 10 (SA = HKD600,000):

	AIA Multiple Care Pro	PrX PRUcrisis Cover Lifelong Protector with PRUCrisis Cover Multiple Protector	AXX HealthPro Major Illness with Multiple Benefit	INX Easy Defender with Multiple Benefit
Premium Payment Term (Multiple Claim Rider)	**18**	20 (Till aged 85)	20 (Till aged 85)	20 (Till aged 100)
Annual Premium (Basic)	**N/A**	$7,650	$6,276	$6,174
Annual Premium (Multiple Claim Rider)	**N/A**	$1,602*	$1,596*	$1,326*
Annual Premium (Total)	**$10,620**	$9,252	$7,872	$7,500
Total Premiums Paid	**$191,160**	$271,548	$245,220	$241,494
Guaranteed Yield at Year 30	**-0.13%**	-1.70%	-1.69%	-1.16%
Total Yield at Year 30	**3.11%**	2.22%	2.02%	2.47%
Breakeven Year	**Year 21**	Year 23	Year 24	Year 23

MCP100, Male Non-smoker aged 35 (SA = HKD600,000):

	AIA Multiple Care Pro	PrX PRUcrisis Cover Lifelong Protector with PRUCrisis Cover Multiple Protector	AXX HealthPro Major Illness with Multiple Benefit	INX Easy Defender with Multiple Benefit
Premium Payment Term (Multiple Claim Rider)	**18**	20 (Till aged 85)	20 (Till aged 85)	20 (Till aged 100)
Annual Premium (Basic)	**N/A**	$15,132	$13,842	$14,052
Annual Premium (Multiple Claim Rider)	**N/A**	$3,384*	$3,324*	$3,282*
Annual Premium (Total)	**$21,204**	$18,516	$17,166	$17,334
Total Premiums Paid	**$381,672**	$ 468,456	$ 443,040	$491,088
Guaranteed Yield at Year 30	**-0.97%**	-1.80%	-1.62%	-1.45%
Total Yield at Year 30	**2.42%**	1.60%	1.39%	1.91%
Breakeven Year	**Year 21**	Year 25	Year 25	Year 25

MCP100, Female Non-smoker aged 10 (SA = HKD600,000):

	AIA Multiple Care Pro	PrX PRUcrisis Cover Lifelong Protector with PRUcrisis Cover Multiple Protector	AXX HealthPro Major Illness with Multiple Benefit	INX Easy Defender with Multiple Benefit
Premium Payment Term (Multiple Claim Rider)	**18**	20 (Till aged 85)	20 (Till aged 85)	20 (Till aged 100)
Annual Premium (Basic)	**N/A**	$7,614	$6,276	$6,174
Annual Premium (Multiple Claim Rider)	**N/A**	$1,626*	$1,596*	$996*
Annual Premium (Total)	**$10,386**	$9,240	$7,872	$7,170
Total Premiums Paid	**$186,948** 	$272,604	$245,220	$212,124
Guaranteed Yield at Year 30	**-0.22%** 	-1.73%	-1.69%	-0.82%
Total Yield at Year 30	**3.03%** 	2.21%	1.75%	2.75%
Breakeven Year	**Year 21** 	Year 23	Year 25	Year 23

MCP100, Female Non-smoker aged 35 (SA = HKD600,000):

	AIA Multiple Care Pro	PrX PRUcrisis Cover Lifelong Protector with PRUCrisis Cover Multiple Protector	AXX HealthPro Major Illness with Multiple Benefit	INX Easy Defender with Multiple Benefit
Premium Payment Term (Multiple Claim Rider)	**18**	20 (Till aged 85)	20 (Till aged 85)	20 (Till aged 100)
Annual Premium (Basic)	**N/A**	$14,658	$13,770	$13,692
Annual Premium (Multiple Claim Rider)	**N/A**	$3,060*	$3,258*	$2,790*
Annual Premium (Total)	**$20,982**	$17,718	$17,028	$16,482
Total Premiums Paid	**$377,676** 	$443,100	$438,300	$452,400
Guaranteed Yield at Year 30	**-1.29%** 	-1.70%	-1.60%	-1.26%
Total Yield at Year 30	**2.11%** 	1.76%	1.19%	2.14%
Breakeven Year	**Year 23** 	Year 24	Year 25	Year 24

* Premium of Multiple claim rider is paid until end of coverage period.

Guaranteed Yield, Total Yield and Breakeven Year

Based on the above comparison,
Guaranteed Yield and Total Yield of ECP / MCP at year 30 are the **highest**
and Breakeven Year is the **shortest**.

For detailed comparison please refer to **Appendix 2**.

Remark: Above information is based on the respective insurance companies' proposals available on 13 April 2012. Above value of "Guaranteed Yield" is calculated based on the Guaranteed Cash Value and the amount of Total Premiums Paid figures set out in the proposals; the value of "Total Yield" is calculated based on the amount of Total Cash Value and the amount of Total Premiums Paid figures set out in the proposals. "Breakeven Year" means the point at which Cash Value [Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any)] is firstly equal to, or over, the Total Premiums Paid, before the end of the policy issued. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions. Total Cash Value means Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any).

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VIII. Handling of the Existing Customers

(a) Term (with CI) Conversion

Term (with CI) coversion to HKD or USD Policy, the sum insured exchange rate 1 USD = 7.8 HKD will be applied.

Term (with CI) conversion to	Executive Care Pro	Multiple Care Pro
	● Underwriting not required ● A waiting period of 90 days will apply to the Severe Child Disease Benefit, Female Carcinoma-in-situ Benefit, Male Cancer Benefit and the new 8 covered Critical Illnesses*, and all those pre-existing condition will be excluded. ● Acknowledge new CI definitions ● Other rules follow the existing practices	● Underwriting is required before converting into MCP ● A waiting period of 90 days will apply to the Severe Child Disease Benefit, Female Carcinoma-in-situ Benefit, Male Cancer Benefit and the new 8 covered Critical Illnesses*, and all those pre-existing condition will be excluded. ● Acknowledge new CI definitions ● Medical and financial underwriting requirements (1.25 times SA) will follow those as stated in the Underwriting Guideline

* 8 new Critical Illnesses includes (1)Acute Necrohemorrhagic Pancreatitis, (2)Chronic Adrenal Insufficiency (Addison's Disease), (3)Infective Endocarditis, (4)Pheochromocytoma, (5)Progressive Supranuclear Palsy, (6)Severe Myasthenia Gravis, (7)Systemic Lupus Erythematosus (SLE) with Lupus Nephritis and (8)Systemic Scleroderma

For other details, please refer to **Appendix 1, E. POS Guidelines.**

(b) USD ECP/MCP Conversion

Application Period: 18 June to 28 December 2012

Existing Policy	HKD ECP / MCP
USD ECP / MCP	● Underwriting not required with the same SA (exchange rate: 1 USD = 7.8 HKD) ● **Within the first year of the policy** ● Conversion within the same policy options (including premium payment term), for example. ECP 80, 15 pay USD policy can only convert to ECP 80, 15 pay HKD, or MCP 100 18 pay USD policy can only convert to MCP 100 18 pay HKD ● Customers have to afford the difference in premium with interest (For details, please refer to Section IX, FAQ, Q4) ● Customers have to fill-in the conversion application form ● Highly recommend the illustrative document (PGS) to be provided for customers' perusal

Regarding to **Grandfathering**, please refer to the ECP / MCP (USD) Launch Pack for details.

PRC nationals applying for the policy in Hong Kong or Macau are subject to the operating rules for PRC nationals.

IX. Frequently Asked Questions (FAQ)

Q1: What is the reason behind regarding the premium rates of HKD ECP / MCP is higher than USD?

A: Affected by current HKD investment factors, e.g. less investment channels, to balance the currency risk, the premium rates of HKD ECP / MCP are slightly higher than USD ECP / MCP. Nevertheless, HKD ECP/MCP not only providing better savings return for customers, together with the unique product features, reasonable premium rates and attractive returns, ECP / MCP will be able to retain the leading position in the market.

Q2: Should the customer pick ECP / MCP in HKD, or USD?

A: Both ECP / MCP in HKD and USD share identical product features which are unique in market and retain the leading market position, whilst extending the choice of currency with HKD, currency risk for our customers can be diversified.

Q3: Can ECP / MCP USD Policy be changed to ECP / MCP HKD Policy?

A: Yes, the plan change can be conducted within the specified period, while the premium payment term has to remain the same and the policy should be **within the first policy year**.

Q4: How to calculate the difference of premium and interest for USD to HKD plan change?

A: For customers who request their ECP / MCP policy from USD plan change to HKD, please refer to the details as follow:

Existing Plan		New Plan
USD ECP 100 (18 pay) Insured details: Policy Issue age: 30 Sex: Male Ratings: Standard Policy date: 1 October 2011 Premium paid-to-date: 1 October 2012 Sum Assured: USD200,000 Premium paying mode: annual Annual Premium: USD4,022	Change to ➡	HKD ECP 100 (18 pay) Date of application for plan change: 1 August 2012 Date of Payment: 6 August 2012 Sum Assured: HK$1,560,000 (= 7.8 x US$200,000) Premium paying mode: Annual Annual Premium: HK$34,544 (Aged 30 based on the policy issue age of ECP)

Calculation**:**

The cost of Plan Change:

(a) Difference in premium	= Premium of the new plan* - The premium paid for the existing plan* ** starting from the policy effective date to the next payment date*	HK$34,544 — HK$31,291 HK$3,253 Remarks: assume the exchange rate is: 1 USD = 7.78 HKD, i.e. US$4,022 x 7.78 = HK$31,291
(b) Interest generated from the difference in premium	= Difference in premium x [(1+ loan rate)^period** - 1] ** Period is the number of days from the policy effective date to the payment date after conversion ÷*365*	HK$3,253 X [(1+8.0%)$^{(311/365)}$ -1] HK$235 Remarks: in this case, (1) the loan rate of HKD policy is 8% p.a.; (2) the number of days from the policy effective date to the payment date after conversion is 311 days. From 1 October 2011 to 6 August 2012
	Total Amount (a) + (b)	HK$3,488

**Notes: There may have difference between the above calculation and the actual figures due to rounding off.

Q5: Can term policies (with CI) USD be converted to ECP / MCP HKD?

A: Yes. The exchange rate 1 USD = 7.8 HKD will be applied.

Q6: Are PRC nationals eligible for the plan change from USD to HKD?

A: Yes, apart from general requirement, PRC nations have to apply for plan change in HK or Macau.

Q7: Can you provide the CI covered by ECP / MCP?

A: A total of 61 Critical Illnesses and specified illnesses are covered by ECP / MCP, here is the Benefit Schedule:

(i) Critical Illnesses for which Lump Sum Advance Payment for Critical Illness is payable (Major Illnesses)

Group 1 Cancer	**Group 4 Illnesses related to Major Organs and Functions**
1. Cancer	27. Acute Necrohemorrhagic Pancreatitis
	28. Aplastic Anaemia
Group 2 Illnesses related to the Heart	29. Chronic Liver Disease
2. Cardiomyopathy	30. End-stage Lung Disease
3. Coronary Artery Surgery	31. Fulminant Viral Hepatitis
4. Heart Attack	32. Kidney Failure
5. Heart Valve Replacement and Repair	33. Major Organ Transplant
6. Infective Endocarditis	34. Medullary Cystic Disease
7. Other Serious Coronary Artery Disease	35. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
8. Pulmonary Arterial Hypertension (Primary)	36. Systemic Scleroderma
9. Surgery to the Aorta	
Group 3 Illnesses related to the Nervous System	**Group 5 Other Major Illnesses**
10. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders	37. AIDS due to Blood Transfusion
11. Apallic Syndrome	38. Blindness
12. Bacterial Meningitis	39. Chronic Adrenal Insufficiency (Addison's Disease)
13. Benign Brain Tumour	40. Creutzfeld-Jacob Disease
14. Coma	41. Ebola
15. Encephalitis	42. Elephantiasis
16. Hemiplegia	43. Loss of Hearing
17. Major Head Trauma	44. Loss of One Limb and One Eye
18. Motor Neurone Disease	45. Loss of Speech
19. Multiple Sclerosis	46. Loss of Two Limbs
20. Muscular Dystrophy	47. Major Burns
21. Paralysis	48. Necrotising Fasciitis
22. Parkinson's Disease	49. Occupationally Acquired HIV
23. Poliomyelitis	50. Pheochromocytoma
24. Progressive Supranuclear Palsy	51. Severe Rheumatoid Arthritis
25. Severe Myasthenia Gravis	52. Loss of Independent Existence (Coverage ceases after age 65)^
26. Stroke	53. Terminal Illness^

^ Loss of Independent Existence and Terminal Illness are not covered for purposes of Tier 2 to Tier 5 claims under Multiple Critical Illness Benefit.

(ii) Illnesses for which Limited Advance Payment is payable:

Minor Illnesses:

54. Cerebral Aneurysm Requiring Surgery
55. Early Thyroid Cancer (at TNM classification T1N0M0)
56. Angioplasty and Other Invasive Treatments for Coronary Artery Disease

Severe Child Disease Benefit covering:

1. Insulin Dependent Diabetes Mellitus
2. Still's Disease
3. Kawasaki Disease with Heart Complications
4. Osteogenesis Imperfecta – Type III

Female Carcinoma-in-situ Benefit covering the following Carcinoma-in-situ:

1. Breast
2. Cervix Uteri (at CIN III grading or CIS)
3. Uterus
4. Ovary
5. Fallopian tube
6. Vagina / Vulva

(iii) Illnesses for which additional benefit is payable:

Male Cancer Benefit covering:

1. Prostate Cancer (at TNM Classification T1c or above)
2. Testicular Cancer

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附錄一:「泰然安心保」及「多重安心保」基本計劃產品資料介紹

產品名稱	**「泰然安心保」50 / 80 / 100 (Executive Care Pro) 及 「多重安心保」50 / 80 / 100 (Multiple Care Pro)**
產品概覽	**「泰然安心保」** - 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 **5 年、10 年、15 年、18 年及 25 年**的保費繳付年期選擇。 - 計劃提供 3 種危疾保障選擇 分別可預支原有基本保額之 **50%, 80% 或 100%**。 - 均衡保費，惟保費率並非保證。 - 若受保人被診斷罹患 **56** 種危疾的任何一項，將獲支付一次過或限制預支保額。 - 除 56 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、進行受保手術或被診斷患有危疾、嚴重兒童疾病及/或女性原位癌時支付。 - 若總預支款項已達危疾保額，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。 - 只須繼續繳交附加契約保費，附加契約不會因預支 100%基本保額而終止。 **「多重安心保」** - 除包括「泰然安心保」的保障範圍外，更可享多重危疾保障至 85 歲（**第 2 重**至**第 5 重**涵蓋 **51** 種危疾），多重保障，無需擔心再次罹患危疾而保障不足。
銷售日期	美元：2011 年 7 月 29 日 (以申請日期為準) 港元/澳門幣：2012 年 4 月 30 日 (以申請日期為準)
基本計劃 / 附加契約	基本計劃

計劃編號

非吸煙者：

保費繳付年期	計劃編號「泰然安心保」					
	50		**80**		**100**	
	港元	美元	港元	美元	港元	美元
5 年	5SH5NP5	5SC5NPN	5SH8NP5	5SC8NPN	5SHHNP5	5SCHNPN
10 年	10SH5NP5	10SC5NPN	10SH8NP5	10SC8NPN	10SHHNP5	10SCHNPN
15 年	15SH5NP5	15SC5NPN	15SH8NP5	15SC8NPN	15SHHNP5	15SCHNPN
18 年	18SH5NP5	18SC5NPN	18SH8NP5	18SC8NPN	18SHHNP5	18SCHNPN
25 年	25SH5NP5	25SC5NPN	25SH8NP5	25SC8NPN	25SHHNP5	25SCHNPN

吸煙者：

保費繳付年期	計劃編號「泰然安心保」					
	50		**80**		**100**	
	港元	美元	港元	美元	港元	美元
5 年	5SH5SP5	5SC5SPN	5SH8SP5	5SC8SPN	5SHHSP5	5SCHSPN
10 年	10SH5SP5	10SC5SPN	10SH8SP5	10SC8SPN	10SHHSP5	10SCHSPN
15 年	15SH5SP5	15SC5SPN	15SH8SP5	15SC8SPN	15SHHSP5	15SCHSPN
18 年	18SH5SP5	18SC5SPN	18SH8SP5	18SC8SPN	18SHHSP5	18SCHSPN
25 年	25SH5SP5	25SC5SPN	25SH8SP5	25SC8SPN	25SHHSP5	25SCHSPN

非吸煙者：

保費繳付年期	計劃編號「多重安心保」					
	50		**80**		**100**	
	港元	美元	港元	美元	港元	美元
5 年	5MH5NP5	5MC5NPN	5MH8NP5	5MC8NPN	5MHHNP5	5MCHNPN
10 年	10MH5NP5	10MC5NPN	10MH8NP5	10MC8NPN	10MHHNP5	10MCHNPN
15 年	15MH5NP5	15MC5NPN	15MH8NP5	15MC8NPN	15MHHNP5	15MCHNPN
18 年	18MH5NP5	18MC5NPN	18MH8NP5	18MC8NPN	18MHHNP5	18MCHNPN
25 年	25MH5NP5	25MC5NPN	25MH8NP5	25MC8NPN	25MHHNP5	25MCHNPN

吸煙者：

保費繳付年期	計劃編號「多重安心保」					
	50		**80**		**100**	
	港元	美元	港元	美元	港元	美元
5 年	5MH5SP5	5MC5SPN	5MH8SP5	5MC8SPN	5MHHSP5	5MCHSPN
10 年	10MH5SP5	10MC5SPN	10MH8SP5	10MC8SPN	10MHHSP5	10MCHSPN
15 年	15MH5SP5	15MC5SPN	15MH8SP5	15MC8SPN	15MHHSP5	15MCHSPN
18 年	18MH5SP5	18MC5SPN	18MH8SP5	18MC8SPN	18MHHSP5	18MCHSPN
25 年	25MH5SP5	25MC5SPN	25MH8SP5	25MC8SPN	25MHHSP5	25MCHSPN

A. 利益：

	「泰然安心保」50 「多重安心保」50	「泰然安心保」80 「多重安心保」80	「泰然安心保」100 「多重安心保」100
1. 保障期	人壽保障： 終身 危疾賠償[1]、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：至 18 歲		
2. 身故賠償	現時基本保額[2]＋積存紅利(非保證)＋期滿紅利 (非保證)[3] – 保單貸款(如有)		
3. 危疾賠償[4, 7]			
a. 嚴重疾病 危疾一次過預支保額 (被診斷罹患53 種危疾[5]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/或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/或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/或女性原位癌賠償金額
b. 非嚴重疾病[6, 7] 限制預支保額			
- 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%
-被診斷罹患早期甲狀腺癌	預支原有基本保額的 10%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣	預支原有基本保額的 16%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣	預支原有基本保額的 20%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣
-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 / 100,000 港元 / 澳門幣	預支原有基本保額的 8%，以個人計不得超過 12,500 美元 / 100,000 港元 / 澳門幣	預支原有基本保額的 10%，以個人計不得超過 12,500 美元 / 100,000 港元 / 澳門幣
4. 嚴重兒童疾病賠償[4,6, 7] (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 / 240,000 港元 / 澳門幣	預支原有基本保額的 16%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣	預支原有基本保額的 20%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣
5. 女性原位癌賠償[4,6,7] (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 / 240,000 港元 / 澳門幣	預支原有基本保額的 16%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣	預支原有基本保額的 20%，以個人計不得超過 30,000 美元 / 240,000 港元 / 澳門幣
6. 男性癌症賠償[6,7] (18 歲或以上的男性受保人被診斷罹患男性癌症)	已支付的(癌症)危疾一次過預支保額的 10%， 以個人計不得超過 15,000 美元 / 120,000 港元 / 澳門幣		
7. 危疾豁免繳付保費	當預支保額已達危疾保額（原有基本保額的 **100%, 80%**或 **50%**並視乎所選計劃）後，「泰然安心保」及「多重安心保」基本保單需繳付的保費將獲豁免。 當受保人因危疾而獲豁免基本計劃保費時，附加於「泰然安心保」及「多重安心保」的附加契約不會因此而終止(基於繼續繳交附加契約保費而言)。		
8. 退保利益	保證現金價值 ＋ 積存週年紅利(非保證) + 期滿紅利[4] (非保證) – 保單貸款(如有)		

	「泰然安心保」50 「多重安心保」50	**「泰然安心保」80 「多重安心保」80**	**「泰然安心保」100 「多重安心保」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、危疾豁免繳付保費及「多重安心保」的多重危疾賠償將會中止。		
11. 自殺、誤報年齡 / 性別及吸煙習慣	● 自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。 ● 誤報年齡及性別：跟隨現行傳統壽險之規則。 ● 誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。		

1 「不能獨立生活」除外，此項危疾的保障會於受保人滿 65 歲時終止。

2 「現時基本保額」是指「原有基本保額」扣除任何因危疾、嚴重兒童疾病及/或女性原位癌而預支的保額後的剩餘保額。

3 期滿紅利可於保單生效滿 10 年後退保、受保人不幸身故或被診斷患有危疾、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，而其後的任何期滿紅利會相對減少。

4 賠償金額會從「泰然安心保」及「多重安心保」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。

5 不包括須作手術之腦動脈瘤、早期甲狀腺癌及血管成形術及其他冠狀動脈疾病之創傷性療法。

6 當預支保額已達危疾保額(原有基本保額的 100%, 80%或 50%並視乎所選計劃)後，若保單仍然生效，非嚴重疾病賠償、嚴重兒童疾病賠償、男性癌症賠償及女性原位癌賠償將會自動終止(無論曾經賠償與否)。當基本保單仍然生效，每項此等保障會按照可供使用保額支付一次。

7 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

「多重安心保」除包括「泰然安心保」以上的保障範圍外，更包括以下保障：

	「多重安心保」50	**「多重安心保」80**	**「多重安心保」100**
12. 多重危疾 - 5 重嚴重疾病保障	「多重安心保」提供多達5次的嚴重疾病索償。第1重保障為「泰然安心保」的保障範圍。第2重至第5重嚴重疾病保障賠償提供51 項嚴重疾病保障。 1. 每次賠償須來自不同組別(請參照第九部分常見問題第7條「保障疾病一覽表」內嚴重疾病的5類組別)。然而癌症不在此限，不論是相同癌症復發或不同癌症，基本保單內可獲得最多3次癌症賠償(包括首次嚴重疾病索償)； 2. 其後被診斷之受保嚴重疾病須與緊接之前獲得賠償的疾病之診斷日期至少相隔1年(除下述(3)、(4)及(5)的索償情況外)； 3. 於獲取任何癌症賠償後，如再度申請癌症賠償，須符合「5年癌症等候期」的要求。「5年癌症等候期」是指下列日期後之5年： (i) 若下一次癌症發生於不同器官，由緊接之前的癌症診斷日期起計算；或 (ii) 若下一次癌症發生於相同器官，經治療後，由再沒有出現癌症的任何徵狀、病徵(並有臨床或影像證明)之首個日期起計算； 在「5年癌症等候期」內受保人並無出現下一次癌症的徵狀、病徵或曾作出診斷，由適當之專科註冊醫生確定及經臨床、放射結果及細胞組織分析為證； 4. 於獲取任何癌症賠償後，如再度申請賠償的嚴重疾病是來自與主要器官相關之組別(嚴重疾病第4類)，此嚴重疾病的診斷日期須與緊接之前的癌症診斷日期至少相隔5年； 5. 如首次嚴重疾病賠償因為「不能獨立生活」或患上「末期疾病」，其後被診斷的受保嚴重疾病須至少相隔5年(以診斷日期計算)，而該嚴重疾病可來自任何嚴重疾病組別；然而第3次或以後的受保嚴重疾病索償，則須來自不同的嚴重疾病組別(癌症不在此限)； 6. 受保人被診斷患上受保嚴重疾病後生存最少15日。		
13. 多重危疾保障期	至 85 歲(第 2 重至第 5 重嚴重疾病賠償)		
14. 多重危疾賠償	原有基本保額的50%	原有基本保額的 80%	原有基本保額的 100%
15. 特惠恩恤金	若受保人不幸身故，我們將支付原有基本保額以下之百分比作為特惠恩恤金，此特惠恩恤金不會受任何已支付的預支保額賠償或多重危疾賠償而減少。		
	原有基本保額的2.5%	原有基本保額的 4%	原有基本保額的 5%

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	5 年 / 10 年 / 15 年 / 18 年 / 25 年			
3. 保費率	根據吸煙狀況、性別、投保年齡及核保評級而釐定 *詳見附錄 3 之保費率表*			
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳			
5. 大額折扣	**原有基本保額 (US$)**	**5 年保費繳付年期** 調整 (每千元保額)	**10 年保費繳付年期** 調整 (每千元保額)	**15 年或以上保費繳付年期** 調整 (每千元保額)
	10,000 – 19,999	+3.25	+1.75	+1.5
	20,000 – 39,999	+1.25	+0.5	+0.4
	40,000 – 79,999	NA	NA	NA
	80,000 – 129,999	-0.4	-0.25	-0.2
	130,000 – 499,999	-0.7	-0.4	-0.3
	500,000 或以上	-0.9	-0.6	-0.4
	原有基本保額 (HK$/MOP)	**5 年保費繳付年期** 調整 (每千元保額)	**10 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)
	75,000 - 149,999	+3.25	+1.75	+1.5
	150,000 - 299,999	+1.25	+0.5	+0.4
	300,000 - 599,999	NA	NA	NA
	600,000 - 974,999	-0.4	-0.25	-0.2
	975,000 - 3,749,999	-0.7	-0.4	-0.3
	3,750,000 或以上	-0.9	-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>「泰然安心保」50
「多重安心保」50</th><th>「泰然安心保」80
「多重安心保」80</th><th>「泰然安心保」100
「多重安心保」100</th></tr>
<tr><td>1. 投保年齡</td><td colspan="3"><table>
<tr><td>保費繳付年期</td><td>投保年齡範圍</td></tr>
<tr><td>5 年</td><td rowspan="3">0 至 65 歲</td></tr>
<tr><td>10 年</td></tr>
<tr><td>15 年</td></tr>
<tr><td>18 年</td><td>0 至 62 歲</td></tr>
<tr><td>25 年</td><td>0 至 55 歲</td></tr>
</table></td></tr>
<tr><td>2. 最低投保額</td><td colspan="3">10,000 美元 / 75,000 港元/ 澳門幣</td></tr>
<tr><td>3. 最高投保額
(以每份保單計及
以 3. 及 4. 之較低者為準)</td><td>2,000,000 美元 /
15,000,000 港元 / 澳門幣
(原有基本保額)</td><td>1,250,000 美元 /
9,375,000 港元 / 澳門幣
(原有基本保額)</td><td>1,000,000 美元 /
7,500,000 港元 / 澳門幣
(原有基本保額)</td></tr>
<tr><td>4. 最高投保額
(以個人計及
以 3. 及 4. 之較低者為準)</td><td colspan="3">「易達安心保」、「泰然安心保」 及 「多重安心保」的危疾保障+ 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 (Pro) on Wealth FlexiProtector) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費 CIR (LC/LCAP) + SCIP (Pro) + IPA 的危疾產品 <=1,000,000 美元 / 7,500,000 港元 / 澳門幣

若準受保人為非受薪人士，
其個人最高危疾投保額將不可超過 300,000 美元/ 2,250,000 港元 / 澳門幣或其配偶/父母之危疾投保額，以較高者為準</td></tr>
<tr><td>5. 銷售地點</td><td colspan="3">香港及澳門</td></tr>
<tr><td>6. 貨幣</td><td colspan="3">美元 (US$) / 港元 (HK$) / 澳門幣 (MOP)</td></tr>
<tr><td>7. 附加契約</td><td colspan="3">免費 WP(個人上限為 US$300,000 / HK$ / MOP 2,250,000)、可以購買 WP(免費及可以購買個人上限為 US$1,000,000 / HK$ / MOP 7,500,000)、PB、PBCI Pro、SGHR 、HS80 (只限澳門) 、HB、AI、ADD、SADD、ADB、Term Riders、PCR、PACS 、ECIR Pro、SCIR Pro

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

附加契約不會因預支 100%危疾保額(原有基本保額的 100%, 80%或 50%並視乎所選計劃)而終止。</td></tr>
<tr><td>8. 計劃類別</td><td colspan="3">傳統壽險</td></tr>
<tr><td rowspan="6">9. 保單契約及保單契約頁碼</td><td></td><td>「泰然安心保」</td><td>「多重安心保」</td></tr>
<tr><td>基本計劃 (體檢評級<='D' 或 rate-up not exist)</td><td>DB7F</td><td>DB7H</td></tr>
<tr><td>基本計劃 (體檢評級>'D' 或 rate-up exist)</td><td>DB7G</td><td>DB7I</td></tr>
<tr><td>兒童賠償批註 (繕發年齡=0)</td><td>DB3B</td><td>DB3C</td></tr>
<tr><td>不保事項批註</td><td>BIFN</td><td>BIFO</td></tr>
<tr><td>轉換批註</td><td>AXEG</td><td>AXEH</td></tr>
</table>

D. 核保規則:

<table>
<tr><td>1. 體檢要求</td><td>
• 跟隨現行人壽及危疾保障之要求，並選用較嚴謹的一套要求。
• 當受保人以非吸煙者優惠保費申請保單，而受保人又需前往公司醫生或化驗所進行檢驗，則必須進行尼古丁測試 (Cotinine Test)。
• 以「多重安心保」危疾保額(原有基本保額的 100%, 80%或 50%並視乎所選計劃)的 1.25 倍計算
</td></tr>
<tr><td>2. 財務核保要求</td><td>
• 跟隨現行人壽保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
Life :
<table>
<tr><th>Age</th><th>Multiple of annual income</th></tr>
<tr><td>20 – 50</td><td>25</td></tr>
<tr><td>51 – 60</td><td>15</td></tr>
<tr><td>61 - 70</td><td>10</td></tr>
</table>
CI :
<table>
<tr><th>Age</th><th>Multiple of Annual Income</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>
• 以「多重安心保」危疾保額(原有基本保額的 100%, 80%或 50%並視乎所選計劃)的 1.25 倍計算
</td></tr>
<tr><td>3. 體檢評級</td><td>
• 人壽保障部分 MR“B”至“P” 評級
• 危疾保障部分 MR“A”至“F” 評級
• 如果危疾保障部分之評級大於 “F”申請將不獲批核
• 非標準保費不是每個歲數都可提供，詳情請參閱 SMRS
</td></tr>
<tr><td>4. 國籍評級</td><td>參閱現行國籍風險評級表中人壽及危疾保障之評級，如危疾保障不獲批准，將不能申請此基本計劃。</td></tr>
<tr><td>5. 職業評級</td><td>參閱現行職業風險評級表中人壽及危疾保障之評級，以較高評級者為準。
5 年保費繳付年期: 現行規則 x 1.25 倍</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>
壽險投保申請書:
香港:
壽險及人身意外保險投保申請書 — OPUAIF00
澳門:
壽險及人身意外保險投保申請書 — OPMCUF13
</td></tr>
<tr><td>8. 非標準保費折扣優惠</td><td>只適用於人壽(Life)部分</td></tr>
</table>

E. 保戶服務行政指引:

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

6. 自定期保險轉入	**「泰然安心保」**	**「多重安心保」**
	• 附有危疾保障的定期壽險保單可在**<u>不用核保</u>**的情況下轉換為「泰然安心保」 • 若舊有保單沒有該 8 項新受保危疾*及嚴重兒童疾病賠償、女性原位癌賠償、男性癌症賠償，這些疾病仍會有 90 日的等候期，及在新保單生效前已存在的狀況將不獲受保 • 如由沒有附加危疾保障的定期保險申請轉換為「泰然安心保」，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 • 其他跟隨現行轉換規則 • 在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。	• **<u>須核保</u>**才可轉換為「多重安心保」 • 若舊有保單沒有該 8 項新受保危疾*及嚴重兒童疾病賠償、女性原位癌賠償、男性癌症賠償，這些疾病仍會有 90 日的等候期，及在新保單生效前已存在的狀況將不獲受保 • 在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。 • 體檢要求及財務核保要求須跟隨核保規則內列明的要求
	* 8 項新受保危疾包括(1)急性壞死及出血性胰腺炎、(2)慢性腎上腺功能不全（即阿狄森氏病）、(3) 傳染性心內膜炎、(4) 嗜鉻細胞瘤、(5)進行性核上神經痲痺症、(6)嚴重重症肌無力、(7) 系統性紅斑狼瘡連狼瘡性腎炎及(8) 系統性硬皮病	
7. 更改基本計劃	**須於 2012 年 6 月 18 日至 12 月 28 日期間申請**	
	「泰然安心保」更改至「泰然安心保」/「多重安心保」更改至「多重安心保」	**「泰然安心保」更改至「多重安心保」**
	由：美元保單	由：美元保單
	更改至：港元保單	更改至：港元保單
	● 毋須核保 ● 保單須於首個保單年度內 ● 客戶只可以同一保單選擇（包括保費繳款年期）作轉換，例如 15 年期 ECP 80 美元保單只可轉為 15 年期 ECP 80 港元保單 ● 保額以 1 美元：7.8 港元計算 ● 客戶需繳交保費差額連利息 ● 須填寫更改保單申請表 ● 建議銷售同事提供新計劃之說明文件(PGS)予客戶參閱	● 須核保 ● 保單須於首個保單年度內 ● 客戶只可以同一保單選擇（包括保費繳款年期）作轉換，例如 18 年期 ECP 100 美元保單只可轉為 18 年期 MCP 100 港元保單 ● 保額以 1 美元：7.8 港元計算 ● 客戶需繳交保費差額連利息 ● 須填寫更改保單申請表 ● 建議銷售同事提供新計劃之說明文件(PGS)予客戶參閱
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:

<table>
<tr><td rowspan="8">1. 佣金</td><td></td><td colspan="3">保單年期</td></tr>
<tr><td></td><td>第 1 年</td><td>第 2 年</td><td>第 3 年至 6 年</td></tr>
<tr><td>5 年繳付期</td><td>20%</td><td>3%</td><td>3% (只適用於第 3 至第 5 年)</td></tr>
<tr><td>10 年繳付期</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>15 年繳付期</td><td>39%</td><td>10%</td><td>3%</td></tr>
<tr><td>18 年繳付期</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25 年繳付期</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td colspan="4"></td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">不適用</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">適用</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">適用</td></tr>
<tr><td rowspan="3">6. 附加契約</td><td>SCIR Pro / ECIR Pro / HS80 (只限澳門) / HB / AI / ADD / SADD / ADB / Term riders / PCR</td><td colspan="3">第 1 年: 46%
第 2 年: 17%
第 3-6 年: 5%</td></tr>
<tr><td>SGHR and PACS</td><td colspan="3">跟隨各自的佣金</td></tr>
<tr><td>WP / PB / PBCI Pro</td><td colspan="3">跟隨「泰然安心保」及「多重安心保」基本計劃的佣金(附加於附加契約者則跟隨附加契約的佣金)</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">5 年保費繳付年期: 首年保費 80%
其他保費繳付年期: 首年保費 100%</td></tr>
<tr><td>8. 上板數
(Production Count)</td><td colspan="4">FYP 及 FYC 計算入 Life 的方法跟隨現有做法。

FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比:
<table>
<tr><th></th><th>計劃 50</th><th>計劃 80</th><th>計劃 100</th></tr>
<tr><td>「泰然安心保」</td><td>15%</td><td>22%</td><td>27%</td></tr>
<tr><td>「多重安心保」</td><td>28%</td><td>38%</td><td>44%</td></tr>
</table></td></tr>
<tr><td>9. 保單數目 (Case Count)</td><td colspan="4">每張「泰然安心保」或「多重安心保」保單會計 1 個 Life Case Count 及 1 個 A&H Rider Case Count。</td></tr>
<tr><td>10. FYC Adjustment</td><td colspan="4">
<table>
<tr><th>「泰然安心保」</th><th>計劃 50</th><th>計劃 80</th><th>計劃 100</th></tr>
<tr><td>Regular Premium – Life (Group 2)</td><td>85%</td><td>78%</td><td>73%</td></tr>
<tr><td>Regular Premium – A&H - CI (Group 4)</td><td>15%</td><td>22%</td><td>27%</td></tr>
<tr><th>「多重安心保」</th><th>計劃 50</th><th>計劃 80</th><th>計劃 100</th></tr>
<tr><td>Regular Premium – Life (Group 2)</td><td>72%</td><td>62%</td><td>56%</td></tr>
<tr><td>Regular Premium – A&H – CI (Group 4)</td><td>28%</td><td>38%</td><td>44%</td></tr>
</table>
</td></tr>
</table>

G. 其他:

1. 保單建議書系統(PGS)	PGS**10.0** 版本
2. 產品小冊子編號	中文: PTA990087 (04/12) 英文: PTA990088 (04/12)

Appendix 1: Product Descriptions for Executive Care Pro and Multiple Care Pro

Product Name	**Executive Care Pro 50 / 80 / 100** **Multiple Care Pro 50 / 80 / 100**
Overview	**Executive Care Pro** - This plan is a participating limited-pay whole life plan with both **Life and Critical Illness (CI) coverage**. - This plan provides a selection of **5-year, 10-year, 15-year, 18-year and 25-year** premium payment periods. - This plan provides a selection of 3 levels of CI coverage: **50%, 80% or 100%** advancements of the Initial Face Amount. - The premium is level but non-guaranteed. - Lump Sum or Limited Advance Payment is payable for any one of the **56** CIs. - 3 coverages in addition to the 56 CIs including **Severe Child Disease, Female Carcinoma-in-situ and Male Cancer**. - Maturity dividend (Non-guaranteed) is payable upon surrender, death, performance of covered surgery or diagnosis of CI, Severe Child Disease and/or Female Carcinoma-in-situ on or after the 10th policy anniversary. - Basic plan premium will be waived following total advance payment paid equals the CI face amount. - Optional riders are available for more comprehensive coverage, including accident, medical and disability protection. - Riders will not terminate after the 100% advance payment of face amount provided rider premiums continue to be paid. **Multiple Care Pro** - In addition to the coverage provided by Executive Care Pro, this plan provides multiple CI coverage after the first CI claim to age 85,with the second to fifth CI claims covering 51 CIs. With multiple protection, there is no worry about inadequate protection even if the Insured suffers more than one CI.
Launch Date	**USD: July 29, 2011 (according to application date)** **HKD/MOP: April 30, 2012 (according to application date)**
Basic/ Rider	Basic Plan

Plan Shortnames

Non-smoker:

Premium Payment Period	Plan shortname					
	Executive Care Pro					
	50		80		100	
	HKD	USD	HKD	USD	HKD	USD
5-year	5SH5NP5	5SC5NPN	5SH8NP5	5SC8NPN	5SHHNP5	5SCHNPN
10-year	10SH5NP5	10SC5NPN	10SH8NP5	10SC8NPN	10SHHNP5	10SCHNPN
15-year	15SH5NP5	15SC5NPN	15SH8NP5	15SC8NPN	15SHHNP5	15SCHNPN
18-year	18SH5NP5	18SC5NPN	18SH8NP5	18SC8NPN	18SHHNP5	18SCHNPN
25-year	25SH5NP5	25SC5NPN	25SH8NP5	25SC8NPN	25SHHNP5	25SCHNPN

Smoker:

Premium Payment Period	Plan shortname					
	Executive Care Pro					
	50		80		100	
	HKD	USD	HKD	USD	HKD	USD
5-year	5SH5SP5	5SC5SPN	5SH8SP5	5SC8SPN	5SHHSP5	5SCHSPN
10-year	10SH5SP5	10SC5SPN	10SH8SP5	10SC8SPN	10SHHSP5	10SCHSPN
15-year	15SH5SP5	15SC5SPN	15SH8SP5	15SC8SPN	15SHHSP5	15SCHSPN
18-year	18SH5SP5	18SC5SPN	18SH8SP5	18SC8SPN	18SHHSP5	18SCHSPN
25-year	25SH5SP5	25SC5SPN	25SH8SP5	25SC8SPN	25SHHSP5	25SCHSPN

Non-smoker:

Premium Payment Period	Plan shortname					
	Multiple Care Pro					
	50		80		100	
	HKD	USD	HKD	USD	HKD	USD
5-year	5MH5NP5	5MC5NPN	5MH8NP5	5MC8NPN	5MHHNP5	5MCHNPN
10-year	10MH5NP5	10MC5NPN	10MH8NP5	10MC8NPN	10MHHNP5	10MCHNPN
15-year	15MH5NP5	15MC5NPN	15MH8NP5	15MC8NPN	15MHHNP5	15MCHNPN
18-year	18MH5NP5	18MC5NPN	18MH8NP5	18MC8NPN	18MHHNP5	18MCHNPN
25-year	25MH5NP5	25MC5NPN	25MH8NP5	25MC8NPN	25MHHNP5	25MCHNPN

Smoker:

Premium Payment Period	Plan shortname					
	Multiple Care Pro					
	50		80		100	
	HKD	USD	HKD	USD	HKD	USD
5-year	5MH5SP5	5MC5SPN	5MH8SP5	5MC8SPN	5MHHSP5	5MCHSPN
10-year	10MH5SP5	10MC5SPN	10MH8SP5	10MC8SPN	10MHHSP5	10MCHSPN
15-year	15MH5SP5	15MC5SPN	15MH8SP5	15MC8SPN	15MHHSP5	15MCHSPN
18-year	18MH5SP5	18MC5SPN	18MH8SP5	18MC8SPN	18MHHSP5	18MCHSPN
25-year	25MH5SP5	25MC5SPN	25MH8SP5	25MC8SPN	25MHHSP5	25MCHSPN

A. Benefit:

	Executive Care Pro 50 Multiple Care Pro 50	Executive Care Pro 80 Multiple Care Pro 80	Executive Care Pro 100 Multiple Care Pro 100
1. Benefit Term	Life coverage: Whole Life Critical Illness Benefit[1], Female Carcinoma-in-situ Benefit and Male Cancer: up to age 100 Severe Child Disease Benefit: up to age 18		
2. Death Benefit	Current Face Amount[2] + Accumulated annual dividends (Non-guaranteed) + Maturity dividend (Non-guaranteed)[3] – Policy debt (if any)		
3. Critical Illness Benefit[4,7] a. Major Illnesses Lump Sum Advance Payment for Critical Illness (if diagnosed with any one of the 53 CIs[5])	Advance 50% of Initial Face Amount, less any Limited Advance Payment for Critical Illness, Severe Child Disease and/or Female Carcinoma-in-situ	Advance 80% of Initial Face Amount, less any Limited Advance Payment for Critical Illness, Severe Child Disease and/or Female Carcinoma-in-situ	Advance 100% of Initial Face Amount, less any Limited Advance Payment for Critical Illness, Severe Child Disease and/or Female Carcinoma-in-situ
b. Minor Illnesses[6,7] Limited Advance Payment for Critical Illness			
- If undergoing Cerebral Aneurysm Requiring Surgery	Advance 25% of Initial Face Amount	Advance 40% of Initial Face Amount	Advance 50% of Initial Face Amount
- If diagnosed with Early Thyroid Cancer	Advance 10% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP240,000	Advance 16% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000	Advance 20% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000
- If undergoing Angioplasty and Other Invasive Treatments for Coronary Artery Disease	Advance 5% of Initial Face Amount, subject to per life limit of US$12,500 / HK$ / MOP 100,000	Advance 8% of Initial Face Amount, subject to per life limit of US$12,500 / HK$ / MOP 100,000	Advance 10% of Initial Face Amount, subject to per life limit of US$12,500 / HK$ / MOP 100,000
4. Severe Child Disease Benefit[4, 6, 7] (if an Insured below age 18 is diagnosed with Severe Child Disease)	Advance 10% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000	Advance 16% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000	Advance 20% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000
5. Female Carcinoma-in-situ Benefit[4, 6, 7] (if a female Insured of age 18 or above is diagnosed with Female Carcinoma-in-situ)	Advance 10% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000	Advance 16% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000	Advance 20% of Initial Face Amount, subject to per life limit of US$30,000 / HK$ / MOP 240,000
6. Male Cancer Benefit[6, 7] (if a male Insured of age 18 or above is diagnosed with Male Cancer)	10% of the Lump Sum Advance Payment paid for Critical Illness (Cancer), subject to per life limit of US$15,000 / HK$ / MOP 120,000		

	Executive Care Pro 50 Multiple Care Pro 50	**Executive Care Pro 80 Multiple Care Pro 80**	**Executive Care Pro 100 Multiple Care Pro 100**
7. Waiver of Premium for Critical Illness	The premium payable under Executive Care Pro or Multiple Care Pro basic plan will be waived following total advance payment paid equals the CI face amount (being 100%, 80% or 50% of the Initial Face Amount, depending on the plan selected). Any attached Riders on the Executive Care Pro or Multiple Care Pro basic plan will not be cancelled following such waiver of the basic plan premium for Critical Illness **(WPCI)** provided their respective rider premiums continue to be paid.		
8. Surrender Benefit	Guaranteed cash value + Accumulated annual dividends (Non-guaranteed) + Maturity dividend[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, coverage for Critical Illness Benefit, Severe Child Disease Benefit, Female Carcinoma-in-situ Benefit, Male Cancer Benefit, Waiver of Premium for Critical Illness and Multiple Critical Illness Benefit (under Multiple Care Pro, if applicable) will be terminated.		
11. Suicide and Misstatement of age, sex, and smoking habit arrangement	● Suicide: For suicide within 1 year from the Issue Date or Commencement Date, whichever is later, total premium(s) paid less any Policy Debt will be refunded. ● Misstatement of age and sex: Follow existing rules of traditional life plan. ● Misstatement of smoking habit: For the submission of application form or reinstatement form, the insured must declare his/her smoking habit. If the information declared is false or inaccurate, Company reserves the right to void the Policy with refund.		

1 Except coverage for Loss of Independent Existence, which will cease after age sixty-five (65).
2 Current Face Amount is the Initial Face Amount less any advance payment for Critical Illness, Female Carcinoma-in-situ and/or Severe Child Disease.
3 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 any maturity dividend paid subsequently will be decreased accordingly.
4 The Current Face Amount of the Executive Care Pro and Multiple Care Pro basic plans will be reduced by the amount of benefit paid. Death benefit, guaranteed cash value and premium will be reduced accordingly upon benefits for advance payment paid.
5 Excluding Cerebral Aneurysm Requiring Surgery, Early Thyroid Cancer and Angioplasty and Other Invasive Treatments for Coronary Artery Disease.
6 Upon total advance payment paid equals the CI face amount (being 100%, 80% or 50% of the Initial Face Amount, depending on the plan selected), and provided that the Policy is still in force, the Critical Illness Benefit for Minor Illnesses, Severe Child Disease Benefit, Male Cancer Benefit and Female Carcinoma-in-situ Benefit will be automatically terminated regardless of whether such benefits have been paid or not. While the Basic Policy is in force and subject to available coverage, each of these benefits is payable once only.
7 The signs or symptoms of the illness or the cause of (or otherwise the condition that results in) the Surgery commence more than ninety (90) days following the later of the Issue Date or the lastest Commencement Date of the Policy.

Multiple Care Pro includes all the above coverage provided by Executive Care Pro, together with the following additional coverage:

<table>
<tr><th></th><th>Multiple Care Pro 50</th><th>Multiple Care Pro 80</th><th>Multiple Care Pro 100</th></tr>
<tr><td>12. Multiple CI – 5 Major Illness Coverage</td><td colspan="3">Multiple Care Pro covers up to 5 Major Illness claims. The coverage for the 1st claim is the same as the coverage provided by Executive Care Pro (53 Major Illnesses), and coverage for the 2nd to 5th claims covers 51 Major Illnesses#, provided:

1. Each claim is made from a different group among the 5 groups (as classified under “Schedule of Critical Illness” in Q7 of Section VII Frequently Asked Questions) However, Cancer is not under this restriction, under the Basic Policy, up to a maximum of 3 claims for occurrence or recurrence of Cancer can be made (including the first Major Illness claim);

2. The subsequent covered Major Illness is diagnosed at least 1 year after the date of Diagnosis of the Immediately Preceding Illness for which a claim has been paid (except for claim situations as specified in 3., 4. and 5. below);

3. After receiving any claim payment for Cancer, a Five-Year Cancer Waiting Period applies to any subsequent Cancer claim. Five-Year Cancer Waiting Period means 5 years following:
(i) the date of Diagnosis of the Immediately Preceding Cancer if the subsequent Cancer occurs at a different organ; or
(ii) the first date as of which, following medical treatment, there have been no signs or symptoms (supported by clinical or imaging evidence) of the Immediately Preceding Cancer if the subsequent Cancer occurs at the same organ,
for the entire duration of which the Insured has had no signs or symptoms, nor any Diagnosis, of the subsequent Cancer, as confirmed by a Registered Medical Practitioner in the appropriate medical specialty, and supported by clinical, radiological and histological evidence.

4. After receiving any claim payment for Cancer, if the subsequent Major Illness is from Major Illness Group 4 (Illness Related to Major Organs and Functions), such Major Illness is diagnosed at least 5 years after the date of Diagnosis of the Immediately Preceding Cancer;

5. If the first Major Illness claim is for “Loss of Independent Existence” or “Terminal Illness”, the second covered Major Illness is diagnosed at least 5 years after the date of Diagnosis of “Loss of Independent Existence” or “Terminal Illness” and such claim can be from any Major Illness Group, whereas any subsequent Major Illness claims (after the second claim) must be from a different Major Illness group (Cancer is not under this restriction);

6. The Insured survives for at least 15 days from the date of the Diagnosis of the subsequent Major Illness.</td></tr>
<tr><td>13. Multiple CI Benefit Term</td><td colspan="3">To age 85 (for 2nd to 5th claims for Major Illness)</td></tr>
<tr><td>14. Multiple CI Benefit</td><td>50% of Initial Face Amount</td><td>80% of Initial Face Amount</td><td>100% of Initial Face Amount</td></tr>
<tr><td rowspan="2">15. Compassionate Cash Benefit</td><td colspan="3">In the unfortunate event of the Insured’s death, we will pay the following percentage of the Initial Face Amount as Compassionate Cash Benefit. This Compassionate Cash Benefit will not be reduced by any advance payment(s) or Multiple Critical Illness Benefit paid.</td></tr>
<tr><td>2.5% of Initial Face Amount</td><td>4% of Initial Face Amount</td><td>5% of Initial Face Amount</td></tr>
</table>

B. Premium:

1. Premium Structure	Level but non-guaranteed			
2. Premium Term	5 years /10 years / 15 years / 18 years / 25 years			
3. Premium Rates	Based on smoking habit, sex, issue age and underwriting class *Please refer to the premium rate table in Appendix 3*			
4. Payment Mode	Annual / Semi-annual / Quarterly / Monthly			
5. Size Discount	**Initial Face Amount (US$)**	**Premium Payment Period** (Adjustment per 1,000 Face Amount)		
		5 years	**10 years**	**15 years or above**
	10,000-19,999	+3.25	+1.75	+1.5
	20,000-39,999	+1.25	+0.5	+0.4
	40,000-79,999	NA	NA	NA
	80,000-129,999	-0.4	-0.25	-0.2
	130,000-499,999	-0.7	-0.4	-0.3
	500,000 or above	-0.9	-0.6	-0.4
	Initial Face Amount (HK$)	**Premium Payment Period** (Adjustment per 1,000 Face Amount)		
		5 years	**10 years**	**15 years or above**
	75,000 - 149,999	+3.25	+1.75	+1.5
	150,000 - 299,999	+1.25	+0.5	+0.4
	300,000 - 599,999	NA	NA	NA
	600,000 - 974,999	-0.4	-0.25	-0.2
	975,000 - 3,749,999	-0.7	-0.4	-0.3
	3,750,000 or above	-0.9	-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:

<table>
<tr><th></th><th>Executive Care Pro 50
Multiple Care Pro 50</th><th>Executive Care Pro 80
Multiple Care Pro 80</th><th>Executive Care Pro 100
Multiple Care Pro 100</th></tr>
<tr><td>1. Issue Age</td><td colspan="3"><table>
<tr><th>Premium Payment Period</th><th>Issue Age Range</th></tr>
<tr><td>5-year</td><td rowspan="3">0 - 65</td></tr>
<tr><td>10-year</td></tr>
<tr><td>15-year</td></tr>
<tr><td>18-year</td><td>0 - 62</td></tr>
<tr><td>25-year</td><td>0 - 55</td></tr>
</table></td></tr>
<tr><td>2. Minimum Face Amount</td><td colspan="3">US$10,000 / HK$ / MOP 75,000</td></tr>
<tr><td>3. Maximum Face Amount (per policy) (based on the <u>lesser</u> of 3. and 4.)</td><td>US$2,000,000 / HK$ / MOP 15,000,000 (Initial Face Amount)</td><td>US$1,250,000 / HK$ / MOP 9,375,000 (Initial Face Amount)</td><td>US$1,000,000 / HK$ / MOP 7,500,000 (Initial Face Amount)</td></tr>
<tr><td>4. Maximum Face Amount (per life limit) (based on the <u>lesser</u> of 3. and 4.)</td><td colspan="3">All CI coverages under ExCare/ECP/MCP 50/80/100 + Executive CIR + CIR (Pro) on Wealth FlexiProtector + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + Free CIR (LC/LCAP) + SCIP (Pro) + CI coverage under IPA product
<=US$1,000,000 / HK$ / MOP 7,500,000

If the proposed Insured are non-income group, the maximum per life limit for CI coverage is US$300,000 / HK$ / MOP 2,250,000, or up to the CI coverage of his/her spouse or parents whichever is higher</td></tr>
<tr><td>5. Region</td><td colspan="3">Hong Kong and Macau</td></tr>
<tr><td>6. Currency</td><td colspan="3">US Dollar / HK Dollar / MOP</td></tr>
<tr><td>7. Riders attachable</td><td colspan="3">Free WP (per life limit: US$300,000 / HK$ / MOP 2,250,000), Purchasable WP (per life limit of Free and Purchasable WP: US$1,000,000 / HK$ / MOP 7,500,000), PB, PBCI Pro, SGHR, HS80 (Macau only), HB, AI, ADD, SADD, ADB, Term riders, PCR, PACS, ECIR Pro, SCIR Pro

For WP, Cancellable Riders will be cancelled when the premium payable to Executive Care Pro or Multiple Care Pro basic plan is waived for <u>Disability</u>. Cancellable Riders include HS, HB, Accident riders etc. No effect on Non-Cancellable Riders.

Riders will not terminate upon waiver of basic plan premium for Critical Illness, after 100% of the Critical Illness Benefit cover for Major Illness is advanced (being 100%, 80% or 50% of the Initial Face Amount, depending on the plan selected).</td></tr>
<tr><td>8. Product Group</td><td colspan="3">Traditional Life</td></tr>
<tr><td>9. Contract Laser Print Code</td><td colspan="3"><table>
<tr><th></th><th>Executive Care Pro</th><th>Multiple Care Pro</th></tr>
<tr><td>Basic Plan (For medical rating <='D' or rate-up not exist)</td><td>DB7F</td><td>DB7H</td></tr>
<tr><td>Basic Plan (For medical rating >'D' or rate-up exist)</td><td>DB7G</td><td>DB7I</td></tr>
<tr><td>Juvenile Lien Endorsement (For issue age=0)</td><td>DB3B</td><td>DB3C</td></tr>
<tr><td>Exclusion Endorsement</td><td>BIFN</td><td>BIFO</td></tr>
<tr><td>Term Conversion Endorsement</td><td>AXEG</td><td>AXEH</td></tr>
</table></td></tr>
</table>

D. Underwriting Guidelines:

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

Follow existing Life / CI routine medical requirement table and will use the strengthen one to request medical requirements.
If the insured applies for the non-smoker premium rate and is required to visit Company's doctor or laboratory, then a cotinine test must be conducted.
1.25 times of CI face amount of Multiple Care Pro will be accounted for. (CI face amount = 50%, 80% or 100% of Initial Face Amount depending on plan selected)

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

Follow existing Life Financial Requirements.
Maximum coverage can be applied need to refer to below income multiple table. We will use the strengthen one for calculation:
Life :
<table>
<tr><th>Age</th><th>Multiple of annual income</th></tr>
<tr><td>20 – 50</td><td>25</td></tr>
<tr><td>51 – 60</td><td>15</td></tr>
<tr><td>61 - 70</td><td>10</td></tr>
</table>
CI :
<table>
<tr><th>Age</th><th>Multiple of Annual Income</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>

1.25 times of CI face amount of Multiple Care Pro will be accounted for. (CI face amount = 50%, 80% or 100% of Initial Face Amount depending on plan selected)

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

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

</td></tr>
<tr><td>4. Nationality Rating</td><td>Please refer to the existing Nationality Rating Table on Life and CI. If the CI coverage is declined, application for the whole basic plan is declined.</td></tr>
<tr><td>5. Occupational Rating</td><td>Please refer to the existing Occupational Rating Table on Life and CI. The one with higher rating will be used.

For 5-year pay, the Occupational Rating is normal rules x 1.25 times</td></tr>
<tr><td>6. Policy Date</td><td>Allow Date Back</td></tr>
<tr><td>7. Application Form</td><td>Life Application Form:
Hong Kong:
Life and Personal Accident Insurance Application Form - OPUAIF00

Macau:
Life and Personal Accident Insurance Application Form – OPMCUF13</td></tr>
<tr><td>8. Substandard Premium Discount Program</td><td>Applicable on Life only</td></tr>
</table>

E. POS Guidelines:

<table>
<tr><td>1. Change of Initial Face Amount</td><td colspan="2">Follow normal rules for traditional life. A request to increase Initial Face Amount will be rejected if CI coverage cannot be offered for the additional sum assured after underwriting.</td></tr>
<tr><td>2. Add/ Delete Basic Plan</td><td colspan="2">Not applicable</td></tr>
<tr><td>3. Reinstatement</td><td colspan="2">• 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.</td></tr>
<tr><td>4. Appeal Loading</td><td colspan="2">Follow normal rules</td></tr>
<tr><td>5. Change of Smoking Status</td><td colspan="2">• To change from smoker rate to non-smoker rate, the insured must meet the prevailing requirement for the definition of non-smoker and submit the Request for Change Form + Health Certificate. Cotinine test at the Client's own expense is also required.</td></tr>
<tr><td rowspan="2">6. Term Conversion</td><td>Executive Care Pro</td><td>Multiple Care Pro</td></tr>
<tr><td>• Term Insurance with CI coverage can be converted to Executive Care Pro <u>without underwriting</u>
• A waiting period of 90 days will apply to the Severe Child Disease Benefit, Female Carcinoma-in-situ Benefit, Male Cancer Benefit ("3 New Benefits") and the new 8 covered Critical Illnesses*, and all those pre-existing condition will be excluded.
• Conversion of Term Insurance WITHOUT CI coverage convert to Executive Care Pro will be subject to underwriting on all new coverage items, including Critical Illness Benefit, Severe Child Benefit, Female Carcinoma-in-situ and Male Cancer Benefit
• The existing conversion rules otherwise apply
• On Request for Change Form, inside the box of "Others" of Part A, please write down "I understand that the definitions of Critical Illness under new Policy may differ from converted Policy. Any claim(s) for Critical Illness will be assessed in accordance with</td><td>• <u>Underwriting is required</u> before converting into Multiple Care Pro
• A waiting period of 90 days will apply to the Severe Child Disease Benefit, Female Carcinoma-in-situ Benefit, Male Cancer Benefit ("3 New Benefits") and the new 8 covered Critical Illnesses*, and all those pre-existing condition will be excluded.
• On Request for Change Form, inside the box of "Others" of Part A, please write down "I understand that the definitions of Critical Illness under new Policy may differ from converted Policy. Any claim(s) for Critical Illness will be assessed in accordance with the Policy contract of the new Policy after conversion.".
• the medical and financial u/w requirements will follow those as stated in the Underwriting Guideline</td></tr>
</table>

<table>
<tr><td></td><td>the Policy contract of the new Policy after conversion.”.</td><td></td></tr>
<tr><td></td><td colspan="2">* 8 new Critical Illnesses includes (1)Acute Necrohemorrhagic Pancreatitis, (2)Chronic Adrenal Insufficiency (Addison’s Disease), (3)Infective Endocarditis, (4)Pheochromocytoma, (5)Progressive Supranuclear Palsy, (6)Severe Myasthenia Gravis, (7)Systemic Lupus Erythematosus (SLE) with Lupus Nephritis and (8)Systemic Scleroderma</td></tr>
<tr><td rowspan="3">7. Plan change</td><td colspan="2">Must be applied within 18 June to 28 December, 2012</td></tr>
<tr><td>EC Pro to EC Pro /
MC Pro to MC Pro</td><td>EC Pro to MC Pro</td></tr>
<tr><td>Change from USD Policy to HKD Policy</td><td>Change from USD Policy to HKD Policy</td></tr>
<tr><td></td><td>• Underwriting not required
• The policy should within the 1st policy year
• Currency policy change can only applied to same policy type (including Premium Payment Period), e.g. 15-Pay ECP 80 USD can only be changed to 15-Pay ECP 80 HKD
• Basic SA is coverted by US$1: HK$7.8
• Back pay premium with interest is required
• Customers have to fill-in the conversion application form
• Highly recommend the illustrative document (PGS) to be provided for customers’ perusal</td><td>• Underwriting is required
• The policy should within the 1st policy year
• Currency policy change can only applied to same policy type (including Premium Payment Period), e.g. 15-Pay ECP 80 USD can only be changed to 15-Pay MCP 80 HKD
• Basic SA is coverted by US$1: HK$7.8
• Back pay premium with interest is required
• Customers have to fill-in the conversion application form
• Highly recommend the illustrative document (PGS) to be provided for customers’ perusal</td></tr>
<tr><td>7. Change Payment Mode</td><td colspan="2">Follow normal rules</td></tr>
<tr><td>8. Trust Policy (applicable for juvenile policy only)</td><td colspan="2">Not a trust policy and ownership will <u>not</u> automatically transfer to the insured at age 18.</td></tr>
</table>

F. Agent Compensation:

<table>
<tr><td rowspan="6">1. Commission</td><td></td><td colspan="3">Policy Year</td></tr>
<tr><td></td><td>1st year</td><td>2nd year</td><td>3rd year to 6th year</td></tr>
<tr><td>5-year pay</td><td>20%</td><td>3%</td><td>3% (Applicable from 3rd to 5th year)</td></tr>
<tr><td>10-year pay</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>15-year pay</td><td>39%</td><td>10%</td><td>3%</td></tr>
<tr><td>18-year pay</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25-year pay</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">Not Applicable</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">Applicable</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">Applicable</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">Applicable</td></tr>
<tr><td rowspan="3">6. Riders</td><td>SCIR Pro / ECIR Pro / HS80 (Macau only) / HB / AI / ADD / SADD / ADB / Term riders / PCR</td><td colspan="3">1st Year: 46%
2nd Year: 17%
3rd-6th Year: 5%</td></tr>
<tr><td>SGHR and PACS</td><td colspan="3">Follow their own commission scale</td></tr>
<tr><td>WP/PB/PBCI Pro</td><td colspan="3">Follow Executive Care Pro and Multiple Care Pro commission scale (if on rider, follow riders' commission scale)</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">5-year pay: 80% of FY Premium
Others: 100% of First Year Premium</td></tr>
<tr><td>8. Production Count</td><td colspan="4">The calculation of FYP and FYC for Life follows existing practice.

Percentages of FYP and FYC counts to the Clubs & Awards and Agency Challenges for A&H riders:
<table>
<tr><th></th><th>Plan 50</th><th>Plan 80</th><th>Plan 100</th></tr>
<tr><td>Executive Care Pro</td><td>15%</td><td>22%</td><td>27%</td></tr>
<tr><td>Multiple Care Pro</td><td>28%</td><td>38%</td><td>44%</td></tr>
</table></td></tr>
<tr><td>9. Case Count</td><td colspan="4">All Executive Care Pro and Multiple Care Pro cases will count as 1 Life Case Count and 1 A&H Rider Case Count.</td></tr>
<tr><td>8. FYC Adjustment</td><td colspan="4">
<table>
<tr><th>Executive Care Pro</th><th>Plan 50</th><th>Plan 80</th><th>Plan 100</th></tr>
<tr><td>Regular Premium – Life (Group 2)</td><td>85%</td><td>78%</td><td>73%</td></tr>
<tr><td>Regular Premium – A&H - CI (Group 4)</td><td>15%</td><td>22%</td><td>27%</td></tr>
</table>
<table>
<tr><th>Multiple Care Pro</th><th>Plan 50</th><th>Plan 80</th><th>Plan 100</th></tr>
<tr><td>Regular Premium – Life (Group 2)</td><td>72%</td><td>62%</td><td>56%</td></tr>
<tr><td>Regular Premium – A&H – CI (Group 4)</td><td>28%</td><td>38%</td><td>44%</td></tr>
</table>
</td></tr>
</table>

G. Others:

1. Proposal Generation System	Version **10.0** will be applicable
2. PTA Number for Brochure	Chinese: PTA990087 (04/12) English: PTA990088 (04/12)

附錄二 / Appendix 2: 危疾人壽保險計劃組合之比較

公司	友邦	友邦	保記	盛記	宏記	IN 記	富記
計劃名稱	Executive Care Pro 泰然安心保	Multiple Care Pro 多重安心保	PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃	Health Pro Major Illness Insurance 康逸嚴重疾病保障	Vita 活得精彩危疾保	Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	"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	基本計劃 (包括多重危疾)	基本計劃	基本計劃	基本計劃	基本計劃	基本計劃
繳付期/投保年齡	繳付期 投保年齡 5/10/15 年 0-65 歲 18 年 0-62 歲 25 年 0-55 歲		繳付期 投保年齡^ 5/10 年 1-65 歲 15 年 1-60 歲 20 年 1-55 歲 至 55 歲 1-55 歲 至 65 歲 1-60 歲 ^下次生日年齡	繳付期 投保年齡 10 年 0-65 歲 15 年 0-60 歲 20 年 0-55 歲	繳付期 投保年齡 10/15/20 年 0-60 歲 至 65 歲 0-55 歲	繳付期 投保年齡^ 10 年 1(15 日)-65 歲 15 年 1(15 日)-60 歲 20 年 1(15 日)-55 歲 ^下次生日年齡	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 65 歲時即時自動終止)	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 65 歲時即時自動終止) 多重危疾保障: 至 85 歲 特惠恩恤金賠償: 終身	至 100 歲^ 嚴重兒童疾病保障：至 18 歲^ *不能獨立生活及完全及永久傷殘: 此項危疾保障於受保人滿 65 歲^時即時自動終止) ^下次生日年齡	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 75 歲時即時自動終止)	人壽保障：至 100 歲 危疾*及冠狀動脈血管成形術保障：至 100 歲 (*完全及永久傷殘此項危疾保障於受保人滿 16 歲才開始生效) 女性原位癌保障：16 歲至 100 歲 男性癌症保障：16 歲至 75 歲 嚴重兒童疾病保障：至 17 歲	至 100 歲^ * 特別疾病保障(成人)：18 歲至 85 歲^ * 特別疾病保障(成人)：1(15 日)歲至 17 歲^ ^下次生日年齡 *參閱此表內「其他的惠益」行	至 100 歲
保費形式	均衡及非保證		均衡及非保證	均衡及非保證	均衡及非保證	均衡及非保證	均衡及非保證
貨幣	美元/港幣/ 澳門幣		美元/港幣	美元/港幣/ 澳門幣	美元/港幣	美元/港幣	美元/港幣

註：上述的資料乃根據各公司於 2012 年 4 月 13 日之網上產品資料。

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公司	友邦	友邦	保記	盛記	宏記	IN 記	富記
計劃名稱	Executive Care Pro 泰然安心保	Multiple Care Pro 多重安心保	PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃	Health Pro Major Illness Insurance 康逸嚴重疾病保障	Vita 活得精彩危疾保	Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	"Forever Health" Critical Illness Ins. Plan 「康健終身」危疾保障計劃
最低投保額	美元 10,000 / 港幣/ 澳門幣 75,000		美元 15,000 / 港幣 120,000	0-43歲：美元15,000 / 港幣 120,000 44 歲以上： 美元 10,000/ 港幣 80,000	美元 12,500/港幣 100,000	美元 15,000 / 港幣 120,000	美元 15,000 / 港幣 120,000
最高投保額	所有危疾保障合計之投保總額不能超過美元 1,000,000 / 港幣/ 澳門幣 7,500,000 (每位受保人計算)	所有危疾保障合計之投保總額不能超過美元 1,000,000 / 港幣/ 澳門幣 7,500,000 (每位受保人計算) 多重安心保的保額於核保時會以危疾保障額的 1.25 倍計算	1-18 歲：美元 350,000 / 港幣 2,800,000 19 歲以上： 美元 750,000/ 港幣 6,000,000	0-17 歲：美元 300,000 / 港幣 2,400,000 18 歲以上： 美元 1,000,000/ 港幣/ 澳門幣 8,000,000	0-15 歲：美元 250,000 / 港幣 2,000,000 16 歲或以上： 美元 500,000/ 港幣 4,000,000	18-65 歲^ 美元 500,000 / 港幣 4,000,000 (每投保人計算) 1(15 日)-17 歲^ 美元 250,000 / 港幣 2,000,000 (每投保人計算) ^下次生日年齡	美元 500,000 / 港幣 4,000,000
保障疾病數目	56 危疾 (另加特別疾病賠償)		52 危疾 (另加特別疾病賠償)	51 危疾 (另加特別疾病賠償)	53 危疾 (另加特別疾病賠償)	54 危疾(另加特別疾病賠償)	44 危疾(另加特別疾病賠償)
身故賠償	基本保額+積存紅利+期滿紅利(如有)-任何危疾一次過 / 限制預支保額	基本保額+積存紅利+期滿紅利(如有) -任何危疾一次過 / 限制預支保額 特惠恩恤金賠償: 除身故賠償外，計劃 100/80/50 的特惠恩恤金等於 5% /4%/2.5%之最初基本保額	100%基本保額+終期獎賞(如有) – 危疾已索償總額 (如有)	100%基本保額+ 特別獎賞(如有)– 危疾已索償總額 (如有)	100%基本保額+ 積存紅利– 危疾已索償總額 (如有)	100%基本保額+ 特別獎賞(如有)–已支付特別疾病賠償(如有)	100%基本保額 +期 終紅利(如有)– 已付危疾賠償 (如有)

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公司	友邦	友邦	保記	盛記	宏記	IN 記	富記
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其他的惠益	➢ 56 項危疾賠償： 當中53項危疾為預支 100%/80%/50%基本保額 特別疾病： ➢ 女性原位癌保障(扣除 20%/16%/10%之基本保額)：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)： ▪ 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)： ▪ 睪丸癌 ▪ 前列腺癌 其他惠益： ➢ 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)		➢ 52 項危疾賠償： 預支 100%基本保額 特別疾病： ➢ 原位癌保障(預支 20%投保額) 保障：乳房、子宮頸、子宮、卵巢、輸卵管、陰道、睪丸 ➢ 嚴重兒童疾病保障 (預支 20%之基本保額) 保障： ▪ 胰島素依賴型糖尿病 ▪ 川崎病 ▪ 風濕熱合併心瓣膜損害 ▪ 第一型兒童脊髓肌萎縮 ▪ 兒童嚴重類風濕關節炎 ➢ 冠狀動脈血管成形術(預支 25%之基本保額) 其他惠益： ➢ 保證現金價值 ➢ 終期獎賞(適用於保單生效 5 年後受保人身故、退保或被診斷患有危疾、期滿時派發) ➢	➢ 51 項危疾賠償： 預支 100%基本保額 特別疾病： ➢ 原位癌保障(預支 20%投保額) 保障：乳房、子宮頸、子宮、卵巢、輸卵管、陰道、睪丸 、前列腺之初期癌症 ➢ 嚴重兒童疾病保障 (預支 20%之基本保額) 保障： ▪ 胰島素依賴型糖尿病 ▪ 川崎病 ▪ 風濕熱合併心瓣膜損害 ▪ 成骨不全症 ▪ 甲、形血有病 ➢ 血管成形術及冠狀動脈疾病之創傷性療法 (預支 20%之基本保額) （就此三種疾病合共的最高總賠償額只有 30,000 美元） 其他惠益： ➢ 保證現金價值 ➢ 特別獎賞(適用於保單生效 5 年後受保人身故、退保或被診斷患有危疾、期滿時派發) ➢ 失業保障	➢ 53 項危疾賠償： 預支 100%基本保額 特別疾病： ➢ 女性原位癌保障(預支 20%之基本保額)：乳房、子宮頸、子宮、卵巢、輸卵管、陰道 ➢ 嚴重兒童疾病保障(預支 20%之基本保額)： ▪ 一型糖尿病 ▪ 川崎病 ▪ 風濕熱合併心瓣膜損害 ▪ 斯蒂爾病 ▪ 嚴重哮喘 ▪ 出血性登革熱 ▪ 自閉症 ▪ 威爾遜病 ➢ 男性癌症保障 (額外 10%之危疾賠償)： ▪ 睪丸癌 ▪ 前列腺癌 ➢ 冠狀動脈血管成形術(預支 20%之基本保額) 其他惠益： ➢ 期滿利益：100%基本保額– 已索償總額 ➢ 保證退保價值(最高為 90%基本保額)(保費回贈：於 26 年後退回 100%已付保費；於 85-99 歲，退回 90%保額) ➢ 通脹加保權益(適用於繕發年齡少於 50 歲)：保障最多可連續 10 年增額 5%(需繳交額外保費)，直至繳付期少於 6 年 ➢ 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(多達 2 次)， 而無須提供任何健康證明 ➢ 5 次免費驗身計劃	➢ 54 項危疾賠償： 預支 100%基本保額+特別獎賞(如有)–已支付賠償(如有) ➢ 16 項特別疾病賠償： ▪ 主要保障男女性器官的原位癌及 6 項兒童特別疾病： 成人： ▪ 血管成形術 ▪ 乳房原位癌 ▪ 子宮頸原位癌 ▪ 子宮原位癌 ▪ 卵巢原位癌 ▪ 輸卵管原位癌 ▪ 陰道原位癌 ▪ 睪丸原位癌 ▪ 前列腺原位癌 ▪ 系統性紅班狼瘡 兒童： ▪ 自閉症 ▪ 川崎病 ▪ 風濕熱瓣膜病變 ▪ 嚴重哮喘 ▪ 斯蒂爾病 ▪ 一型糖尿病 ▪ 預支 20%之基本保額，以美元 3 萬/ 港幣 24 萬為上限 ➢ 保證現金價值 ➢ 特別獎賞 ➢ 第二醫療意見服務	➢ 44 項危疾賠償： 預支 100%基本保額 特別疾病： ➢ 原位癌及早期癌症 (預支 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：預支 100%之基本保額 • 嚴重哮喘：預支 20%之基本保額 其他惠益： ➢ 保證現金價值 ➢ 期終紅利 ➢ 免費環球緊急支援服務

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多重危疾保障	不適用	基本計劃已包括多重危疾保障	可另外購買「多重保」危疾保障計劃(附約)	可另外購買康逸嚴重疾病多重保障(附約)	沒有多重危疾保障，只有備用保障權益(只可於 66 歲前行使)：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(多達 2 次)	可另外購買好安守多重保障附約	不適用
多重危疾保障之保費繳付年期	不適用	已包括於基本計劃保費即 5/10/15/18/25 年	至 85 歲	至 85 歲	不適用	至 100 歲	不適用
最多危疾賠償次數(包括首次危疾賠償)	1	5	3	5	3	3	不適用
最多癌症賠償次數(包括首次癌症賠償)	1	3	2	3	3	3	不適用
危疾類別數目	不適用	5	5	5	5	5	不適用
多重危疾保障保障危疾數目	不適用	51 項	49 項	49 項	51 項	52 項	不適用
多重危疾保障保障期	不適用	至 85 歲(第 2 重至第 5 重賠償)	至 85 歲^ ^下次生日年齡	至 85 歲	不適用	至 100 歲^ ^下次生日年齡	不適用

公司	友邦	友邦	保記	盛記	宏記	IN 記	富記
計劃名稱	Executive Care Pro 泰然安心保	Multiple Care Pro 多重安心保	PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃	Health Pro Major Illness Insurance 康逸嚴重疾病保障	Vita 活得精彩危疾保	Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	"Forever Health" Critical Illness Ins. Plan 「康健終身」危疾保障計劃
等候期	不適用	其後被診斷之嚴重疾病須與緊接之前獲得賠償的疾病之診斷日期至少相隔1年(下列除外): 於獲取任何癌症賠償後: - 如再度申請癌症賠償，須符合「5年癌症等候期」的要求； - 如再度申請賠償的嚴重疾病是來自嚴重疾病第4類(與主要器官相關之組別)，此嚴重疾病的診斷日期須與緊接之前的癌症之診斷日期至少相隔5年 - 如首次嚴重疾病賠償為因「不能獨立生活」或患上「末期疾病」，其後被診斷的受保嚴重疾病須至少相隔5年(以診斷日期計算)，而該嚴重疾病可來自任何嚴重疾病組別；然而第3次或以後的受保嚴重疾病索償 則須來自不同的嚴重疾病組別(癌症不在此限)	其後被診斷之嚴重疾病須與緊接之前獲得賠償的疾病之診斷日期至少相隔1年(下列除外): 於獲取任何癌症賠償後: - 如再度申請癌症賠償，須符合「5年無癌症期」的要求； - 如再度申請賠償的嚴重疾病是來自與主要器官及功能相關的疾病組別，此嚴重疾病的診斷日期須與緊接之前的癌症之診斷日期至少相隔5年 - 如首次嚴重疾病賠償為因「完全及永久傷殘」，多重危疾保障即時完結。	其後被診斷之嚴重疾病須與緊接之前獲得賠償的疾病之診斷日期至少相隔1年(下列除外): 於獲取任何癌症賠償後: - 必須於「5年無癌症期」完結後方可就組別1(癌症復發)或組別2(與器官衰竭有關的疾病)內所列之嚴重疾病提出索償 1年(「新癌症」等候期，由之前癌症的診斷日期起計，而「新癌症」是指該癌症不是由之前相同的癌細胞所致或之前相同的癌症轉移所致。根據「香港防癌會」資料，在短期內發生兩種不同癌症的機會是很微。)	受保人經首次診斷證實患上任何一種危疾(「末期疾病」及「完全及永久傷殘」除外)的一年起計30天內，並已獲發危疾賠償，而且受保人仍然在世，該受保人才可行使備用保障權益投保新保單。 若之前保單的索償是來自類別一(癌症)，任何在其後保單的合資格的危疾或男性及女性疾病索償如來自類別一(癌症)或二(與器官衰竭有關的疾病)或前列腺癌或睪丸癌，該危疾的首次診斷必須於下列定義之「五年無癌症期」後發生，而「五年無癌症期」將根據已獲取賠償的癌症療程完畢起計算。	其後被診斷之嚴重疾病須與緊接之前獲得賠償的疾病之診斷日期至少相隔1年(下列除外): 於獲取任何癌症賠償後: - 必須於「5年無癌症期」完結後方可就組別1(癌症)或組別2(與器官衰竭有關的疾病)內所列之嚴重疾病提出索償 - 如首次嚴重疾病賠償為因「不能獨立生活」或「昏迷」，多重危疾保障即時完結。	不適用
癌症 - 等候期	不適用	- 診斷日期起計5年(癌症發生於不同器官) - 癌症清除日@起計5年(癌症發生於相同器官) @ 癌症清除日是指當醫學報告表明受保人的身體再沒有出現癌症的任何徵狀、病徵的時候。	5年(由治療完結起計)	5年(由治療完結起計) 1年(新癌症等候期，由之前癌症的診斷日期起計)	5年(由治療完結起計)	5年(由治療完結起計)	不適用
其它	不適用		不適用	不適用	不適用	第2次危疾賠償=投保額之110%; 第3次危疾賠償=投保額之120%	不適用

註：上述的資料乃根據各公司於 2012 年 4 月 13 日之網上產品資料。

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Appendix 2: Comparison of Combined Critical Illness Life Plan

Company	AIA	AIA	PrudentX	AXX	ManuX	INX	FORTIX
Product Name	Executive Care Pro	Multiple Care Pro	PRUcrisis Cover Lifelong Protector	Health Pro Major Illness Insurance	Vita	Easy Defender Critical Illness Insurance Plan	"Forever Health" Critical Illness Ins. Plan
Basic/ Rider	Basic	Basic (include multiple CI)	Basic	Basic	Basic	Basic	Basic
Premium Term/ Issue Age	Premium Term / Issue Age 5/10/15Yrs – Age 0-65 18 Years – Age 0-62 25 Years – Age 0-55		Premium Term / Issue Age^ 5/10 Yrs – Age1-65 15 Yrs – Age 1-60 20 Yrs – Age 1-55 To Age 55 – Age 1-55 To Age 65 – Age 1-60 ^Age Next Birthday	Premium Term / Issue Age 10 Yrs – Age 0-65 15 Yrs – Age 0-60 20 Yrs – Age 0-55	Premium Term / Issue Age 10/15/20 Yrs – Age 0-60 To Age 65 – Age 0-55	Premium Term / Issue Age^ 10 Years Age 1(15 days)-65 15 Years Age 1(15 days)-60 20 Years Age 1(15 days)-55 ^Age Next Birthday	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	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 Multiple CI (2nd to 5th CI claims): To age 85 Compassionate Cash Benefit: Whole life	To Age 100^ Severe Child Disease: To age 18^ (the coverage of Loss of Independent Existence and Total and Permanent Disability will cease after age 65^) ^Age Next Birthday	To Age 100 Severe Child Disease: To age 18 (the coverage of Loss of Independent Existence will cease after age 75)	Life: To Age 100 CI* and Angioplasty Benefit: To age 100 (*For Total and Permanent Disability, the benefit will take effect when the life insured attains the age of 16) Female CIS: from age 16 to 100 Male Cancer: from age 16 to 75 Juvenile Disease Benefit: to age 17	To Age 100^ *Special Diseases Coverage (Adult): From age 18 to 85^ *Special Diseases Coverage (Juvenile): From age 1(15 days) to 17^ * Refer to row "Other Benefits" in this table ^ Age Next Birthday	To Age 100
Premium Structure	Level and Non-guaranteed		Level and Non-guaranteed	Level and Non-guaranteed	Level and Non-guaranteed	Level and Non-guaranteed	Level and Non-guaranteed
Currency	USD/HKD/MOP		USD/HKD	USD/HKD/MOP	USD/HKD	USD/HKD	USD/HKD

Remark: Above information is based on the respective insurance companies' websites on April 13, 2012.

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Company	AIA	AIA	PrudentX	AXX	ManuX	INX	FORTIX
Product Name	Executive Care Pro	Multiple Care Pro	PRUcrisis Cover Lifelong Protector	Health Pro Major Illness Insurance	Vita	Easy Defender Critical Illness Insurance Plan	"Forever Health" Critical Illness Ins. Plan
Minimum Sum Insured	USD10,000 / HKD/MOP75,000		USD15,000 /HKD120,000	Age 0-43: USD15,000 /HKD120,000 Age 44 & above: USD10,000/ HKD80,000	USD12,500 /HKD100,000	USD15,000 /HKD120,000	USD15,000 /HKD120,000
Maximum Sum Insured	USD 1,000,000 /HKD/MOP7,500,000 total CI sum assured per life	USD 1,000,000 /HKD/MOP7,500,000 total CI sum assured per life For Multiple Care Pro underwriting, Sum Insured is calculated by multiplying the original Sum Insured by 1.25	Age 1-18: USD350,000 /HKD2,800,000 Age 19 & above: USD750,000/ HKD6,000,000	Age 0-17: USD300,000 /HKD2,400,000 Age 18 & above: USD1,000,000/ HKD/MOP8,000,000	Age 0-15: USD250,000 /HKD2,000,000 Age 16 & above: USD500,000/ HKD4,000,000	From age 18 to 85^ USD500,000/ HKD4,000,000 per life From age 1(15 days) to 17^ USD250,000/ HKD2,000,000 per life ^ Age Next Birthday	USD500,000 /HKD4,000,000
Diseases Covered	56 (plus special diseases stated below)		52 (plus special diseases stated below)	51 (plus special diseases stated below)	53 (plus special diseases stated below)	54 (plus special diseases stated below)	44 (plus special diseases stated below)
Death Benefit	Face Amount + Accumulated Annual Dividends and Maturity Dividends (if any) – any advance payment for CI/ limited advance payment	Face Amount + Accumulated Annual Dividends and Maturity Dividends (if any) – any advance payment for CI/ limited advance payment Compassionate Cash Benefit: In addition to Death Benefit, Compassionate Cash Benefit for plan 100/80/50 is 5%/4%/2.5% of Initial Face Amount	100% Face Amount + Terminal Bonus (if any) – CI Claimed Amount (if any)	100% Face Amount + Special Bonus (if any) – CI Claimed Amount (if any)	100% Face Amount + Accumulated Dividends – CI Claimed Amount (if any)	100% Face Amount + Special Bonus(if any) – CI Claimed Amount (if any)	100% Face Amount + Total Terminal Dividend (if any) – CI Claimed Amount (if any)

Remark: Above information is based on the respective insurance companies' websites on April 13, 2012.

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Company	AIA	AIA	PrudentX	AXX	ManuX	INX	FORTIX
Product Name	Executive Care Pro	Multiple Care Pro	PRUcrisis Cover Lifelong Protector	Health Pro Major Illness Insurance	Vita	Easy Defender Critical Illness Insurance Plan	"Forever Health" Critical Illness Ins. Plan
Other Benefits	➢ 56 CI coverage: 53 CI – Advance 100%/80%/50% of Face Amount Special Disease: ➢ 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 Other Benefits ➢ 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		➢ 52 CI coverage: Advance 100% of Face Amount Special Disease: ➢ Carcinoma-in-situ Benefit (advance 20%of Face Amount) covering: • Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, Vagina or Testicles ➢ Severe Child Disease Benefit (advance of 20% of Face Amount) covering: ▪ Insulin Dependent Diabetes Mellitus ▪ Kawasaki Disease ▪ Rheumatic Fever with Valvular Impairment ▪ Severe Juvenile Rheumatoid Arthritis ▪ Type I Juvenile Spinal Amyotrophy ➢ Angioplasty and Other Invasive Treatments for Coronary Artery Disease (advance of 25% of Face Amount) Other Benefits ➢ Guaranteed Cash Value ➢ Terminal Bonus: Payable for in-force policy from 5th year upon surrender, death, diagnosis of CI or Maturity.	➢ 51 CI coverage: Advance 100% of Face Amount Special Disease: ➢ Carcinoma-in-situ Benefit (advance 20%of Face Amount) covering: • Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, Vagina, Testicles or Early Stage Cancer of Prostate ➢ Severe Child Disease Benefit (advance of 20% of Face Amount) covering: ▪ Insulin Dependent Diabetes Mellitus ▪ Kawasaki Disease ▪ Rheumatic Fever with Valvular Impairment ▪ Osteogenesis Imperfecta ▪ Hemophilia A and Hemophilia B ➢ Angioplasty and Other Invasive Treatments for Coronary Artery Disease (advance of 20% of Face Amount) <u>(the maximum aggregate benefit for these 3 illnesses is US$30,000 only)</u> Other Benefits ➢ Guaranteed Cash Value ➢ Special Bonus Payable for in-force policy from 5th year upon surrender, death, diagnosis of CI or Maturity. ➢ Unemployment Benefit	➢ 53 CI coverage: Advance 100% of Face Amount Special Disease: ➢ Female Cancer In Situ (advance 20% Face Amount): Breast, Uterine Cervix, Uterus, Ovary, Fallopian Tube or Vagina ➢ Juvenile Disease Benefit (advance 20% Face Amount): ▪ Type 1 Diabetes Mellitus ▪ Kawasaki Disease ▪ Rheumatic Fever with Valvular Involvement ▪ Still's Disease ▪ Severe Asthma ▪ Dengue Haemorrhagic Fever ▪ Autism ▪ Wilson's Disease ➢ Extra 10% Face Amount for Male Cancer: ▪ Testicular Cancer ▪ Prostate Cancer ➢ Angioplasty Benefit (advance 20% Face Amount): Other Benefits ➢ Maturity Benefit: 100% Face Amount – Claimed Amount ➢ Guaranteed Surrender Value (max 90% of Face Amount) (Refund of Premium: Year 26+: 100% refund of premium; At age 85-99: 90% Face Amount) ➢ Inflation Protection Option(available for issue age below 50): allows critical illness coverage to increase by 5% for a maximum of 10 consecutive years (Extra premium is needed), until premium paying period drops below 6 years ➢ Cover-Me-Again Option: Customers can purchase a new critical illness policy without evidence of insurability twice even after full claim is made from the existing coverage ➢ 5 free body checks	➢ 54 CI coverage: Advance 100% of Face Amount + Special Bonus(if any) – CI Claimed Amount (if any) ➢ 16 Special Diseases Coverage: ▪ Mostly are Carcinoma-in-Situ of Male / Female Organs and Juvenile Special Diseases: Adult: ▪ Angioplasty ▪ CIS of the Breast ▪ CIS of the Cervix Uteri ▪ CIS of the Uterus ▪ CIS of the Ovary ▪ CIS of the Fallopian Tube ▪ CIS of the Vagina ▪ CIS of the Testes ▪ CIS of the Prostate ▪ Systematic Lupus Erythematosus Juvenile: ▪ Autism ▪ Kawasaki Disease ▪ Rheumatic Fever with Valvulor Impairment ▪ Severe Asthma ▪ Still's Disease ▪ Type 1 Diabetes Mellitus ▪ 20% of Face Amount will be advanced, subject to a maximum of USD30,000/HKD240,000 Other Benefits ➢ Guaranteed Cash Value ➢ Special Bonus ➢ Second Medical Opinion Service	➢ 44 CI coverage: Advance 100% of Face Amount Special Disease: ➢ 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 Other Benefits ➢ Guaranteed Cash Value ➢ Terminal Dividend ➢ Free SOS

Company	AIA	AIA	PrudentX	AXX	ManuX	INX	FORTIX
Product Name	Executive Care Pro	Multiple Care Pro	PRUcrisis Cover Lifelong Protector	Health Pro Major Illness Insurance	Vita	Easy Defender Critical Illness Insurance Plan	"Forever Health" Critical Illness Ins. Plan
Multiple CI Coverage	Not Available	The Basic Plan already includes multiple CI coverage	Able to add PRUcrisis cover multiple protector (rider)	Able to add HealthPro Major Illness Multiple Benefit (rider)	No multiple CI coverage but provides Cover-Me-Again Option (which can only be exercised before the age of 66); Customers can purchase a new critical illness policy twice even after full claim is made from the existing coverage	Able to add Easy Defender Multiple Benefit Rider	Not Available
Premium payment term of multiple CI	Not applicable	Premium embbed in basic i.e. 5/10/15/18/25 Years	To age 85	To age 85	Not applicable	To age 100	Not applicable
Max no. of CI claims (including the first CI claim)	1	5	3	5	3	3	Not Available
Max no. of Cancer claims (including the first Cancer claim)	1	3	2	3	3	3	Not Available
No. of CI groups	Not Available	5	5	5	5	5	Not Available
No. of covered CI under Multiple CI Coverage	Not applicable	51	49	49	51	52	Not Available
Multiple CI Coverage Period	Not Available	To age 85 (2nd to 5th CI claims)	To age 85^ ^Age Next Birthday	To age 85	Not applicable	To age 100^ ^Age Next Birthday	Not Available

Company	AIA	AIA	PrudentX	AXX	ManuX	INX	FORTIX
Product Name	Executive Care Pro	Multiple Care Pro	PRUcrisis Cover Lifelong Protector	Health Pro Major Illness Insurance	Vita	Easy Defender Critical Illness Insurance Plan	"Forever Health" Critical Illness Ins. Plan
Waiting Period for Multiple CI Coverage	Not applicable	The subsequent Major Illness is diagnosed at least 1 year after the date of Diagnosis of the Immediately Preceding Illness for which a claim has been paid (except for below): After receiving any claim payment for Cancer: - a Five-Year Cancer Waiting Period applies to any subsequent Cancer claim; and - if the subsequent Major Illness is from Major Illness Group 4 (Illness Related to Major Organs and Functions), such Major Illness is diagnosed at least 5 years after the date of Diagnosis of the Immediately Preceding Cancer - If the first Major Illness claim is for "Loss of Independent Existence" or "Terminal Illness", the second covered Major Illness is diagnosed at least 5 years after the date of Diagnosis of "Loss of Independent Existence" or "Terminal Illness" and such claim can be from any Major Illness Group, whereas any subsequent covered Major Illness claims (after the second claim) must each be from a different Major Illness Group (Cancer is not under this restriction)	The subsequent Major Illness is diagnosed at least 1 year after the date of Diagnosis of the Immediately Preceding Illness for which a claim has been paid (except for below): After receiving any claim payment for Cancer: - a Five-Year Cancer Waiting Period applies to any subsequent Cancer claim; - if the subsequent Major Illness is from the group of Illnesses Related to the Major Organs and Functions, such Major Illness is diagnosed at least 5 years after the date of Diagnosis of the Immediately Preceding Cancer - If the first Major Illness claim is for "Total and Permanent Disability", the multiple CI coverage will be terminated immediately	The subsequent Major Illness is diagnosed at least 1 year after the date of Diagnosis of the Immediately Preceding Illness for which a claim has been paid (except for below): After receiving any claim payment for Cancer: - a "5-year Cancer-free Period" is required for any subsequent major illness claim made from group 1 (Cancer of "Recurrence") or group 2 (Illnesses related to organ failure) of the major illnesses. 1 Year New Cancer waiting period, starting from the diagnosed date of the first cancer.. New Cancer means cancer that cannot be by the same malignant cells or metastasis of the preceding cancer(s) where there has been more than one cancer claim made. According to Hong Kong Anti-Cancer Society,two different cancers occurs in a short period of time is very rare.	Within thirty days after the expiry of one year following the initial diagnosis of any Critical Illness other than "Terminal Illness" and "Total and Permanent Disability" for which Critical Illness Benefit has been paid, the Life Insured will have the option to purchase a new policy provided that the Life Insured is still alive. For any eligible claim payment for Critical Illness or Gender Specific Disease on subsequent policy/policies ("Subsequent Claim"), the first diagnosis of such Critical Illness must be made after a 5-year Cancer-free Period, as defined below, following the last completion date of treatment of Critical Illness from Group 1 (Cancer) for which the Preceding Claim(s) was payable, if any of the Preceding Claim(s) was from Group 1 and the Subsequent Claim is from Group 1 (Cancer) or 2 (Illnesses related to Organ Failure) or on Prostate Cancer and Testicular Cancer	The subsequent Major Illness is diagnosed at least 1 year after the date of Diagnosis of the Immediately Preceding Illness for which a claim has been paid (except for below): After receiving any claim payment for Cancer: - a "5-year Cancer-free Period" is required for any subsequent major illness claim made from group 1 (Cancer) or group 2 (Illnesses related to organ failure) of the major illnesses. - If the first Major Illness claim is for "Loss of Independent Existence" or "Coma", the multiple CI coverage will be terminated immediately	Not Available
Cancer Waiting Period	Not applicable	■ 5 Years from the diagnosis date (different organ) ■ 5 years from the "Clear Date" (same organ) @ "Clean date" at which medical reports show that there have been no sign or symptom of cancer following medical treatment.	5 Years from completion of treatment	5 Years from completion of treatment New Cancer: 1 Year after the first diagnosis of the cancer of the latest preceding cancer claim	5 Years from completion of treatment	5 Years from completion of treatment	Not Available
Others	Not Available	Not Available	Not Available	Not Available	Not Available	the second CI claim amount = face amount * 110% the third CI claim amount = face amount * 120%	Not Available

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

Male, Age 10, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
男性，10 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		MANUX 宏記		INX IN 記	
Product Name 計劃名稱	Executive Care Pro 100 泰然安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障		Vita 活得精彩危疾保		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	
Annual Premium 每年保費	7,386.00 (18-Pay 繳付 18 年)		5,622.00 (25-Pay 繳付 25 年)		7,650.00 (20-Pay 繳付 20 年)		6,276.00 (20-Pay 繳付 20 年)		9,468.00 (20-Pay 繳付 20 年)		6,174.00 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	132,948		140,550		153,000		125,520		189,360		123,480	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000		600,000	
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	601,011	1627.43%	600,726	2137.05%	601,974	1573.79%	603,600	1923.52%	601,074	1269.70%	603,600	1955.30%
Yr 10 年	615,093	832.78%	610,532	1085.97%	616,320	805.65%	610,200	972.28%	612,387	646.80%	617,100	999.51%
Yr 20 年	669,596	503.65%	648,738	576.96%	671,904	439.15%	651,600	519.12%	688,476	363.58%	652,650	528.55%
Yr 30 年	787,812	592.57%	742,148	528.03%	765,426	500.28%	730,800	582.22%	851,307	449.57%	734,100	594.51%
Yr 40 年	1,016,261	764.40%	927,244	659.73%	913,932	597.34%	920,400	733.27%	1,126,780	595.05%	911,400	738.10%
Guaranteed Cash Value 保證現金價值	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報	Amount 金額	Guaranteed Yield 保證回報	Amount 金額	Guaranteed Yield 保證回報	Amount 金額	Guaranteed Yield 保證回報	Amount 金額	Guaranteed Yield 保證回報
Yr 5 年	4,200	-63.60%	3,000	-65.09%	2,869	-72.70%	1,200	-83.95%	0	-100.00%	330	-94.93%
Yr 10 年	25,800	-20.46%	20,400	-19.66%	15,300	-32.92%	9,000	-40.96%	23,670	-27.77%	3,270	-65.37%
Yr 20 年	117,000	-1.12%	79,200	-3.47%	99,450	-4.31%	49,800	-9.95%	142,020	-2.83%	52,272	-9.16%
Yr 30 年	186,000	1.56%	144,600	0.16%	145,350	-0.25%	126,000	0.02%	189,360	0.00%	130,680	0.28%
Yr 40 年	255,000	2.07%	220,800	1.60%	160,650	0.16%	126,000	0.01%	189,360	0.00%	130,680	0.19%
Total Cash Value 總現金價值	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率
Yr 5 年	5,211	-58.33%	3,726	-59.89%	4,843	-61.02%	4,800	-56.27%	1,074	-89.81%	3,930	-60.89%
Yr 10 年	40,893	-11.11%	30,932	-11.23%	31,620	-16.96%	19,200	-23.30%	36,057	-18.65%	20,370	-21.68%
Yr 20 年	186,596	2.89%	127,938	1.21%	171,354	1.07%	101,400	-2.08%	230,496	1.84%	104,922	-1.58%
Yr 30 年	373,812	4.78%	286,748	3.83%	310,776	3.42%	256,800	3.46%	440,667	4.07%	264,780	3.68%
Yr 40 年	671,261	5.16%	548,044	4.77%	474,582	3.71%	446,400	4.15%	716,140	4.36%	442,080	4.18%

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

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

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		MANUX 宏記		INX IN 記	
Product Name 計劃名稱	Executive Care Pro 100 泰然安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障		Vita 活得精彩危疾保		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	
Annual Premium 每年保費	9,696.00 (18-Pay 繳付 18 年)		7,554.00 (25-Pay 繳付 25 年)		9,960.00 (20-Pay 繳付 20 年)		8,394.00 (20-Pay 繳付 20 年)		10,164.00 (20-Pay 繳付 20 年)		8,454.00 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	174,528		188,850		199,200		167,880		203,280		169,080	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000		600,000	
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	601,345	1240.40%	601,011	1591.24%	602,460	1209.76%	605,400	1442.46%	601,125	1182.85%	604,800	1430.80%
Yr 10 年	619,151	638.56%	613,905	812.69%	620,322	622.81%	616,200	734.10%	612,184	602.31%	622,800	736.69%
Yr 20 年	684,553	392.23%	661,331	437.74%	689,544	346.16%	667,800	397.78%	687,715	338.31%	670,200	396.38%
Yr 30 年	823,247	471.70%	774,750	410.25%	806,004	404.62%	771,600	459.61%	850,998	418.63%	778,800	460.61%
Yr 40 年	1,090,559	624.86%	996,317	527.57%	990,936	497.46%	1,010,400	601.86%	1,128,204	555.00%	1,015,200	600.43%
Guaranteed Cash Value 保證現金價值	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率
Yr 5 年	5,400	-64.09%	4,200	-64.13%	3,735	-72.70%	1,800	-82.34%	0	-100.00%	444	-95.01%
Yr 10 年	34,800	-19.89%	27,000	-19.98%	19,920	-32.92%	12,000	-41.04%	25,410	-27.77%	4,410	-65.72%
Yr 20 年	145,800	-1.58%	108,600	-3.26%	129,480	-4.31%	66,600	-9.96%	152,460	-2.83%	70,512	-9.34%
Yr 30 年	221,400	1.10%	181,200	-0.23%	189,240	-0.25%	168,000	0.00%	203,280	0.00%	176,280	0.20%
Yr 40 年	297,000	1.69%	264,600	1.20%	209,160	0.16%	168,000	0.00%	203,280	0.00%	176,280	0.14%
Total Cash Value 總現金價值	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率
Yr 5 年	6,745	-58.68%	5,211	-58.89%	6,195	-61.45%	7,200	-53.27%	1,125	-90.03%	5,244	-61.52%
Yr 10 年	53,951	-11.01%	40,905	-11.54%	40,242	-17.43%	28,200	-21.29%	37,594	-19.26%	27,210	-22.21%
Yr 20 年	230,353	2.38%	169,931	1.11%	219,024	0.89%	134,400	-2.17%	240,175	1.56%	140,712	-1.78%
Yr 30 年	444,647	4.33%	355,950	3.42%	395,244	3.31%	339,600	3.40%	454,278	3.88%	355,080	3.58%
Yr 40 年	787,559	4.80%	660,917	4.40%	600,096	3.61%	578,400	4.05%	731,484	4.19%	591,480	4.10%

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

Male, Age 35, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
男性，35 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		MANUX 宏記		INX IN 記	
Product Name 計劃名稱	Executive Care Pro 100 泰然安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障		Vita 活得精彩危疾保		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	
Annual Premium 每年保費	15,882.00 (18-Pay 繳付 18 年)		12,756.00 (25-Pay 繳付 25 年)		15,132.00 (20-Pay 繳付 20 年)		13,842.00 (20-Pay 繳付 20 年)		15,168.00 (20-Pay 繳付 20 年)		14,052.00 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	285,876		318,900		302,640		276,840		303,360		281,040	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000		600,000	
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	602,274	758.44%	601,718	943.43%	603,162	797.20%	609,600	880.80%	601,705	793.39%	608,424	865.96%
Yr 10 年	631,078	397.35%	623,130	488.50%	626,100	413.76%	621,600	449.07%	616,818	406.66%	631,164	449.16%
Yr 20 年	730,146	255.41%	697,270	273.31%	714,978	236.25%	684,600	247.29%	716,141	236.07%	682,698	242.92%
Yr 30 年	933,384	326.50%	868,686	272.40%	864,528	285.66%	816,000	294.76%	925,553	305.10%	862,566	306.92%
Yr 39 年	1,273,797	445.58%	1,157,430	362.94%	1,074,684	355.10%	1,086,000	392.28%	1,282,130	422.64%	1,140,996	405.99%
Guaranteed Cash Value 保證現金價值	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率
Yr 5 年	10,200	-60.67%	7,800	-61.86%	5,675	-72.70%	3,000	-82.18%	0	-100.00%	726	-95.09%
Yr 10 年	58,800	-19.24%	46,200	-19.70%	30,264	-32.92%	20,400	-40.28%	37,920	-27.77%	7,206	-66.10%
Yr 20 年	231,600	-1.85%	178,800	-3.52%	196,716	-4.31%	110,400	-9.89%	227,520	-2.83%	115,296	-9.54%
Yr 30 年	310,200	0.38%	285,000	-0.63%	287,508	-0.25%	277,200	0.01%	303,360	0.00%	288,240	0.12%
Yr 39 年	387,000	0.99%	355,200	0.40%	314,746	0.13%	277,200	0.00%	303,360	0.00%	288,240	0.09%
Total Cash Value 總現金價值	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率
Yr 5 年	12,474	-55.58%	9,518	-56.90%	8,837	-62.97%	12,600	-51.68%	1,705	-89.90%	9,150	-60.33%
Yr 10 年	89,878	-10.68%	69,330	-11.47%	56,364	-19.11%	42,000	-23.48%	54,738	-19.78%	38,370	-25.80%
Yr 20 年	361,746	2.02%	276,070	0.75%	311,694	0.28%	195,000	-3.47%	343,661	1.17%	197,994	-3.47%
Yr 30 年	643,584	3.76%	553,686	2.98%	552,036	2.91%	493,200	2.79%	628,913	3.52%	550,806	3.25%
Yr 39 年	1,060,797	4.31%	912,630	3.83%	789,430	3.24%	763,200	3.43%	985,490	3.99%	829,236	3.66%

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

Female, Age 10, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
女性，10 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		MANUX 宏記		INX IN 記	
Product Name 計劃名稱	Executive Care Pro 100 泰然安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障		Vita 活得精彩危疾保		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	
Annual Premium 每年保費	7,110.00 (18-Pay 繳付 18 年)		5,358.00 (25-Pay 繳付 25 年)		7,614.00 (20-Pay 繳付 20 年)		6,276.00 (20-Pay 繳付 20 年)		9,384.00 (20-Pay 繳付 20 年)		6,174.00 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	127,980		133,950		152,280		125,520		187,680		123,480	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000		600,000	
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	600,953	1690.45%	600,656	2242.09%	601,974	1581.23%	603,000	1921.61%	601,093	1281.10%	603,600	1955.30%
Yr 10 年	614,297	863.99%	609,676	1137.88%	616,320	809.46%	609,600	971.32%	612,225	652.41%	617,100	999.51%
Yr 20 年	666,859	521.06%	645,767	602.62%	671,904	441.23%	646,800	515.30%	685,648	365.33%	652,650	528.55%
Yr 30 年	781,046	610.29%	735,137	548.81%	765,426	502.64%	717,600	571.70%	840,588	447.88%	734,100	594.51%
Yr 40 年	1,000,936	782.10%	911,315	680.34%	913,932	600.17%	888,600	707.93%	1,099,161	585.66%	911,400	738.10%
Guaranteed Cash Value 保證現金價值	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率
Yr 5 年	3,000	-70.28%	2,400	-69.00%	2,855	-72.70%	1,200	-83.95%	0	-100.00%	330	-94.93%
Yr 10 年	22,200	-22.86%	17,400	-22.02%	15,228	-32.92%	9,000	-40.96%	23,460	-27.77%	3,270	-65.37%
Yr 20 年	107,400	-1.54%	69,600	-4.32%	98,982	-4.31%	49,800	-9.95%	140,760	-2.83%	52,272	-9.16%
Yr 30 年	178,200	1.54%	134,400	0.02%	144,666	-0.25%	126,000	0.02%	187,680	0.00%	130,680	0.28%
Yr 40 年	248,400	2.11%	211,800	1.63%	159,894	0.16%	126,000	0.01%	187,680	0.00%	130,680	0.19%
Total Cash Value 總現金價值	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率
Yr 5 年	3,953	-64.13%	3,056	-63.53%	4,829	-60.97%	4,200	-59.65%	1,093	-89.57%	3,930	-60.89%
Yr 10 年	36,497	-12.60%	27,076	-12.91%	31,548	-16.91%	18,600	-24.00%	35,685	-18.68%	20,370	-21.68%
Yr 20 年	174,259	2.64%	115,367	0.70%	170,886	1.09%	96,600	-2.57%	226,408	1.75%	104,922	-1.58%
Yr 30 年	359,246	4.78%	269,537	3.76%	310,092	3.43%	243,600	3.20%	428,268	3.98%	264,780	3.68%
Yr 40 年	649,336	5.18%	523,115	4.78%	473,826	3.72%	414,600	3.91%	686,841	4.25%	442,080	4.18%

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

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

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		MANUX 宏記		INX IN 記	
Product Name 計劃名稱	Executive Care Pro 100 泰然安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障		Vita 活得精彩危疾保		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	
Annual Premium 每年保費	9,294.00 (18-Pay 繳付 18 年)		7,266.00 (25-Pay 繳付 25 年)		9,870.00 (20-Pay 繳付 20 年)		8,448.00 (20-Pay 繳付 20 年)		10,506.00 (20-Pay 繳付 20 年)		8,514.00 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	167,292		181,650		197,400		168,960		210,120		170,280	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000		600,000	
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	601,193	1293.72%	600,916	1654.05%	602,460	1220.79%	604,800	1431.82%	601,325	1144.73%	604,800	1420.72%
Yr 10 年	617,550	664.46%	612,992	843.64%	620,322	628.49%	614,400	727.27%	612,579	583.08%	622,800	731.50%
Yr 20 年	679,490	406.17%	658,057	452.83%	689,544	349.31%	661,200	391.34%	686,816	326.87%	670,200	393.59%
Yr 30 年	811,673	485.18%	765,602	421.47%	806,004	408.31%	754,800	446.73%	843,975	401.66%	778,800	457.36%
Yr 40 年	1,064,636	636.39%	974,700	536.58%	990,936	501.99%	969,600	573.86%	1,106,901	526.79%	1,015,200	596.19%
Guaranteed Cash Value 保證現金價值	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率	Amount 金額	Guaranteed Yield 保證回報率
Yr 5 年	4,800	-65.84%	3,600	-66.78%	3,701	-72.70%	1,800	-82.43%	0	-100.00%	444	-95.04%
Yr 10 年	31,200	-21.31%	24,600	-21.13%	19,740	-32.92%	12,600	-39.99%	26,265	-27.77%	4,440	-65.72%
Yr 20 年	133,800	-1.97%	97,200	-4.01%	128,310	-4.31%	67,200	-9.92%	157,590	-2.83%	70,992	-9.34%
Yr 30 年	211,800	1.10%	167,400	-0.46%	187,530	-0.25%	169,200	0.01%	210,120	0.00%	177,480	0.20%
Yr 40 年	289,200	1.74%	253,800	1.19%	207,270	0.16%	169,200	0.00%	210,120	0.00%	177,480	0.14%
Total Cash Value 總現金價值	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率	Amount 金額	Total Yield 總回報率
Yr 5 年	5,993	-60.57%	4,516	-61.47%	6,161	-61.36%	6,600	-55.72%	1,325	-88.80%	5,244	-61.69%
Yr 10 年	48,750	-12.17%	37,592	-12.44%	40,062	-17.33%	27,000	-22.36%	38,844	-19.27%	27,240	-22.34%
Yr 20 年	213,290	2.08%	155,257	0.63%	217,854	0.93%	128,400	-2.70%	244,406	1.42%	141,192	-1.82%
Yr 30 年	423,473	4.30%	333,002	3.27%	393,534	3.33%	324,000	3.15%	454,095	3.72%	356,280	3.56%
Yr 40 年	753,836	4.80%	628,500	4.36%	598,206	3.63%	538,800	3.80%	717,021	4.02%	592,680	4.08%

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

Female, Age 35, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
女性，35 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		MANUX 宏記		INX IN 記	
Product Name 計劃名稱	Executive Care Pro 100 泰然安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障		Vita 活得精彩危疾保		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃	
Annual Premium 每年保費	15,276.00 (18-Pay 繳付 18 年)		12,360.00 (25-Pay 繳付 25 年)		14,658.00 (20-Pay 繳付 20 年)		13,770.00 (20-Pay 繳付 20 年)		15,408.00 (20-Pay 繳付 20 年)		13,692.00 (20-Pay 繳付 20 年)	
Total Premium Paid 總繳付保費	274,968		309,000		293,160		275,400		308,160		273,840	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000		600,000	
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	602,059	788.24%	601,598	973.46%	603,162	822.98%	609,000	884.53%	602,066	781.50%	608,424	888.73%
Yr 10 年	628,323	411.31%	621,338	502.70%	626,100	427.14%	619,800	450.11%	616,632	400.20%	631,164	460.97%
Yr 20 年	719,942	261.83%	689,720	279.01%	714,978	243.89%	676,200	245.53%	708,809	230.01%	682,698	249.31%
Yr 30 年	909,125	330.63%	848,740	274.67%	864,528	294.90%	794,400	288.45%	901,647	292.59%	862,566	314.99%
Yr 39 年	1,228,315	446.71%	1,119,209	362.20%	1,074,684	366.59%	1,037,400	376.69%	1,233,255	400.20%	1,140,996	416.67%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	9,000	-62.76%	6,600	-65.07%	5,497	-72.70%	3,000	-82.11%	0	-100.00%	708	-95.08%
Yr 10 年	52,800	-20.69%	40,800	-21.67%	29,316	-32.92%	20,400	-40.16%	38,520	-27.77%	7,026	-66.09%
Yr 20 年	207,000	-2.51%	159,600	-4.38%	190,554	-4.31%	109,800	-9.89%	231,120	-2.83%	112,416	-9.53%
Yr 30 年	286,200	0.19%	254,400	-1.09%	278,502	-0.25%	275,400	0.00%	308,160	0.00%	281,040	0.13%
Yr 39 年	367,200	0.95%	335,400	0.30%	304,886	0.13%	275,400	0.00%	308,160	0.00%	281,040	0.09%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	11,059	-57.67%	8,198	-59.87%	8,659	-62.69%	12,000	-52.85%	2,066	-88.18%	9,132	-59.73%
Yr 10 年	81,123	-11.93%	62,138	-13.01%	55,416	-18.80%	40,200	-24.32%	55,152	-19.95%	38,190	-25.33%
Yr 20 年	326,942	1.49%	249,320	0.08%	305,532	0.39%	186,000	-3.91%	339,929	0.93%	195,114	-3.35%
Yr 30 年	595,325	3.58%	503,140	2.64%	543,030	2.98%	469,800	2.59%	609,807	3.30%	543,606	3.31%
Yr 39 年	995,515	4.23%	854,609	3.71%	779,570	3.31%	712,800	3.22%	941,415	3.78%	822,036	3.72%

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

Male, Age 10, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
男性，10 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		INX IN 記	
Product Name 計劃名稱	Multiple Care Pro 100 多重安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃 + PRUcrisis Cover Multiple Protector 「多重保」危疾保障計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障 + HealthPro Major Illness Multiple Benefit Supplement 康逸嚴重疾病多重保障附加契約		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃 + Easy Defender Multiple Benefit Rider 好安守多重保障附約	
Annual Premium (Basic) 每年保費(基本計劃)	10,620.00 (18-Pay 繳付 18 年)		8,196.00 (25-Pay 繳付 25 年)		7,650.00 (20-Pay 繳付 20 年)		6,276.00 (20-Pay 繳付 20 年)		6,174.00 (20-Pay 繳付 20 年)	
Annual Premium (Multiple claim rider) 每年保費(多重賠償附加契約)	N/A		N/A		1,602.00 (Pay to age 85 繳付至 85 歲)		1,596.00 (Pay to age 85 繳付至 85 歲)		1,326.00 (Pay to age 100 繳付至 100 歲)	
Total Annual Premium 每年總保費	10,620.00		8,196.00		9,252.00		7,872.00		7,500.00	
Total Premium Paid 總繳付保費	191,160		204,900		271,548		245,220		241,494	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000	
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**
Yr 5 年	631,011	1188.34%	630,726	1539.11%	601,974	1301.28%	603,600	1533.54%	603,600	1609.60%
Yr 10 年	645,093	607.43%	640,532	781.52%	616,320	666.15%	610,200	775.15%	617,100	822.80%
Yr 20 年	699,596	365.97%	678,738	414.07%	671,904	363.11%	651,600	413.87%	652,650	435.10%
Yr 30 年	817,812	427.82%	772,148	376.84%	765,426	380.70%	730,800	421.45%	734,100	449.65%
Yr 40 年	1,046,261	547.32%	957,244	467.18%	913,932	421.01%	920,400	486.06%	911,400	516.32%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	4,200	-71.62%	3,000	-73.18%	2,869	-76.32%	1,200	-86.77%	330	-95.79%
Yr 10 年	25,800	-28.42%	20,400	-27.87%	15,300	-37.47%	9,000	-46.61%	3,270	-69.64%
Yr 20 年	117,000	-4.41%	79,200	-7.59%	99,450	-6.38%	49,800	-12.90%	52,272	-11.61%
Yr 30 年	186,000	-0.13%	144,600	-1.97%	145,350	-1.70%	126,000	-1.69%	130,680	-1.16%
Yr 40 年	255,000	0.92%	220,800	0.27%	160,650	-1.11%	126,000	-1.53%	130,680	-1.11%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	5,211	-67.00%	3,726	-68.68%	4,843	-65.53%	4,800	-61.93%	3,930	-65.51%
Yr 10 年	40,893	-18.42%	30,932	-18.84%	31,620	-20.93%	19,200	-28.33%	20,370	-25.92%
Yr 20 年	186,596	-0.21%	127,938	-2.43%	171,354	-0.74%	101,400	-4.41%	104,922	-3.54%
Yr 30 年	373,812	3.11%	286,748	1.84%	310,776	2.22%	256,800	2.02%	264,780	2.47%
Yr 40 年	671,261	4.00%	548,044	3.47%	474,582	2.77%	446,400	3.07%	442,080	3.25%

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

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

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		INX IN 記	
Product Name 計劃名稱	Multiple Care Pro 100 多重安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃 + PRUcrisis Cover Multiple Protector 「多重保」危疾保障計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障 + HealthPro Major Illness Multiple Benefit Supplement 康逸嚴重疾病多重保障附加契約		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃 + Easy Defender Multiple Benefit Rider 好安守多重保障附約	
Annual Premium (Basic) 每年保費(基本計劃)	13,626.00 (18-Pay 繳付 18 年)		10,812.00 (25-Pay 繳付 25 年)		9,960.00 (20-Pay 繳付 20 年)		8,394.00 (20-Pay 繳付 20 年)		8,454.00 (20-Pay 繳付 20 年)	
Annual Premium (Multiple claim rider) 每年保費(多重賠償附加契約)	N/A		N/A		1,806.00 (Pay to age 85 繳付至 85 歲)		1,776.00 (Pay to age 85 繳付至 85 歲)		1,662.00 (Pay to age 100 繳付至 100 歲)	
Total Annual Premium 每年總保費	13,626.00		10,812.00		11,766.00		10,170.00		10,116.00	
Total Premium Paid 總繳付保費	245,268		270,300		314,784		283,320		300,378	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000	
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**
Yr 5 年	631,345	926.68%	631,011	1167.24%	602,460	1024.07%	605,400	1190.56%	604,800	1195.73%
Yr 10 年	649,151	476.41%	643,905	595.55%	620,322	527.22%	616,200	605.90%	622,800	615.66%
Yr 20 年	714,553	291.34%	691,331	319.71%	689,544	293.02%	667,800	328.32%	670,200	331.26%
Yr 30 年	853,247	347.88%	804,750	297.72%	806,004	318.10%	771,600	348.89%	778,800	355.71%
Yr 40 年	1,120,559	456.87%	1,026,317	379.70%	990,936	365.07%	1,010,400	422.90%	1,015,200	430.97%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	5,400	-71.58%	4,200	-71.99%	3,735	-75.89%	1,800	-84.96%	444	-95.80%
Yr 10 年	34,800	-27.29%	27,000	-27.80%	19,920	-36.90%	12,000	-45.82%	4,410	-69.64%
Yr 20 年	145,800	-4.68%	108,600	-7.15%	129,480	-6.12%	66,600	-12.43%	70,512	-11.61%
Yr 30 年	221,400	-0.48%	181,200	-2.27%	189,240	-1.52%	168,000	-1.44%	176,280	-1.13%
Yr 40 年	297,000	0.61%	264,600	-0.08%	209,160	-0.94%	168,000	-1.30%	176,280	-1.06%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	6,745	-66.80%	5,211	-67.40%	6,195	-65.40%	7,200	-58.24%	5,244	-65.75%
Yr 10 年	53,951	-17.84%	40,905	-18.79%	40,242	-20.91%	28,200	-25.46%	27,210	-26.13%
Yr 20 年	230,353	-0.55%	169,931	-2.36%	219,024	-0.69%	134,400	-4.14%	140,712	-3.60%
Yr 30 年	444,647	2.76%	355,950	1.51%	395,244	2.26%	339,600	2.19%	355,080	2.46%
Yr 40 年	787,559	3.71%	660,917	3.15%	600,096	2.79%	578,400	3.13%	591,480	3.24%

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

Male, Age 35, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
男性，35 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		INX IN 記	
Product Name 計劃名稱	Multiple Care Pro 100 多重安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃 + PRUcrisis Cover Multiple Protector 「多重保」危疾保障計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障 + HealthPro Major Illness Multiple Benefit Supplement 康逸嚴重疾病多重保障附加契約		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃 + Easy Defender Multiple Benefit Rider 好安守多重保障附約	
Annual Premium (Basic) 每年保費(基本計劃)	21,204.00 (18-Pay 繳付 18 年)		17,448.00 (25-Pay 繳付 25 年)		15,132.00 (20-Pay 繳付 20 年)		13,842.00 (20-Pay 繳付 20 年)		14,052.00 (20-Pay 繳付 20 年)	
Annual Premium (Multiple claim rider) 每年保費(多重賠償附加契約)	N/A		N/A		3,384.0 (Pay to age 85 繳付至 85 歲)		3,324.00 (Pay to age 85 繳付至 85 歲)		3,282.00 (Pay to age 100 繳付至 100 歲)	
Total Annual Premium 每年總保費	21,204.00		17,448.00		18,516.00		17,166.00		17,334.00	
Total Premium Paid 總繳付保費	381,672		436,200		468,456		443,040		491,088	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000	
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**
Yr 5 年	632,274	596.37%	631,718	724.12%	603,162	651.50%	609,600	710.24%	608,424	702.00%
Yr 10 年	661,078	311.77%	653,130	374.33%	626,100	338.14%	621,600	362.11%	631,164	364.12%
Yr 20 年	760,146	199.16%	727,270	208.41%	714,978	193.07%	684,600	199.41%	682,698	196.92%
Yr 30 年	963,384	252.41%	898,686	206.03%	864,528	213.91%	816,000	216.70%	862,566	227.29%
Yr 39 年	1,303,797	341.60%	1,187,430	272.22%	1,074,684	247.27%	1,086,000	267.17%	1,140,996	278.95%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	10,200	-67.44%	7,800	-69.05%	5,675	-76.53%	3,000	-85.12%	726	-95.98%
Yr 10 年	58,800	-25.46%	46,200	-26.48%	30,264	-37.75%	20,400	-45.64%	7,206	-70.64%
Yr 20 年	231,600	-4.49%	178,800	-6.92%	196,716	-6.51%	110,400	-12.68%	115,296	-12.22%
Yr 30 年	310,200	-0.97%	285,000	-2.42%	287,508	-1.80%	277,200	-1.62%	288,240	-1.45%
Yr 39 年	387,000	0.05%	355,200	-0.76%	314,746	-1.23%	277,200	-1.47%	288,240	-1.34%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	12,474	-62.79%	9,518	-64.58%	8,837	-67.61%	12,600	-57.32%	9,150	-65.34%
Yr 10 年	89,878	-16.44%	69,330	-17.77%	56,364	-23.41%	42,000	-28.26%	38,370	-30.55%
Yr 20 年	361,746	-0.47%	276,070	-2.29%	311,694	-1.67%	195,000	-5.77%	197,994	-5.71%
Yr 30 年	643,584	2.42%	553,686	1.31%	552,036	1.60%	493,200	1.39%	550,806	1.91%
Yr 39 年	1,060,797	3.36%	912,630	2.70%	789,430	2.20%	763,200	2.33%	829,236	2.60%

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

Female, Age 10, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
女性，10 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		INX IN 記	
Product Name 計劃名稱	Multiple Care Pro 100 多重安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃 + PRUcrisis Cover Multiple Protector 「多重保」危疾保障計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障 + HealthPro Major Illness Multiple Benefit Supplement 康逸嚴重疾病多重保障附加契約		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃 + Easy Defender Multiple Benefit Rider 好安守多重保障附約	
Annual Premium (Basic) 每年保費(基本計劃)	10,386.00 (18-Pay 繳付 18 年)		7,938.00 (25-Pay 繳付 25 年)		7,614.00 (20-Pay 繳付 20 年)		6,276.00 (20-Pay 繳付 20 年)		6,174.00 (20-Pay 繳付 20 年)	
Annual Premium (Multiple claim rider) 每年保費(多重賠償附加契約)	N/A		N/A		1,626.00 (Pay to age 85 繳付至 85 歲)		1,596.00 (Pay to age 85 繳付至 85 歲)		996.00 (Pay to age 100 繳付至 100 歲)	
Total Annual Premium 每年總保費	10,386.00		7,938.00		9,240.00		7,872.00		7,170.00	
Total Premium Paid 總繳付保費	186,948		198,450		272,604		245,220		212,124	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000	
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**
Yr 5 年	630,953	1215.01%	630,656	1588.96%	601,974	1302.97%	603,000	1532.01%	603,600	1683.68%
Yr 10 年	644,297	620.35%	639,676	805.84%	616,320	667.01%	609,600	774.39%	617,100	860.67%
Yr 20 年	696,859	372.76%	675,767	425.65%	671,904	363.58%	646,800	410.82%	652,650	455.13%
Yr 30 年	811,046	433.83%	765,137	385.56%	765,426	380.70%	717,600	413.84%	734,100	478.68%
Yr 40 年	1,030,936	551.46%	941,315	474.33%	913,932	420.55%	888,600	469.26%	911,400	558.05%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	3,000	-77.58%	2,400	-76.77%	2,855	-76.38%	1,200	-86.77%	330	-95.60%
Yr 10 年	22,200	-31.37%	17,400	-30.78%	15,228	-37.55%	9,000	-46.61%	3,270	-68.68%
Yr 20 年	107,400	-5.00%	69,600	-8.74%	98,982	-6.42%	49,800	-12.90%	52,272	-11.02%
Yr 30 年	178,200	-0.22%	134,400	-2.21%	144,666	-1.73%	126,000	-1.69%	130,680	-0.82%
Yr 40 年	248,400	0.90%	211,800	0.23%	159,894	-1.13%	126,000	-1.53%	130,680	-0.80%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	3,953	-72.40%	3,056	-72.17%	4,829	-65.57%	4,200	-65.09%	3,930	-64.46%
Yr 10 年	36,497	-20.34%	27,076	-20.97%	31,548	-20.95%	18,600	-29.06%	20,370	-24.92%
Yr 20 年	174,259	-0.61%	115,367	-3.15%	170,886	-0.75%	96,600	-4.93%	104,922	-3.08%
Yr 30 年	359,246	3.03%	269,537	1.68%	310,092	2.21%	243,600	1.75%	264,780	2.75%
Yr 40 年	649,336	3.97%	523,115	3.41%	473,826	2.77%	414,600	2.81%	442,080	3.46%

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

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

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		INX IN 記	
Product Name 計劃名稱	Multiple Care Pro 100 多重安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃 + PRUcrisis Cover Multiple Protector 「多重保」危疾保障計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障 + HealthPro Major Illness Multiple Benefit Supplement 康逸嚴重疾病多重保障附加契約		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃 + Easy Defender Multiple Benefit Rider 好安守多重保障附約	
Annual Premium (Basic) 每年保費(基本計劃)	13,356.00 (18-Pay 繳付 18 年)		10,560.00 (25-Pay 繳付 25 年)		9,870.00 (20-Pay 繳付 20 年)		8,448.00 (20-Pay 繳付 20 年)		8,514.00 (20-Pay 繳付 20 年)	
Annual Premium (Multiple claim rider) 每年保費(多重賠償附加契約)	N/A		N/A		1,788.00 (Pay to age 85 繳付至 85 歲)		1,740.00 (Pay to age 85 繳付至 85 歲)		1,500.00 (Pay to age 100 繳付至 100 歲)	
Total Annual Premium 每年總保費	13,356.00		10,560.00		11,658.00		10,188.00		10,014.00	
Total Premium Paid 總繳付保費	240,408		264,000		311,832		282,060		288,780	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000	
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**
Yr 5 年	631,193	945.18%	630,916	1194.92%	602,460	1033.56%	604,800	1187.28%	604,800	1207.91%
Yr 10 年	647,550	484.84%	642,992	608.89%	620,322	532.10%	614,400	603.06%	622,800	621.93%
Yr 20 年	709,490	295.12%	688,057	325.78%	689,544	295.74%	661,200	324.50%	670,200	334.63%
Yr 30 年	841,673	350.10%	795,602	301.36%	806,004	321.07%	754,800	341.29%	778,800	361.76%
Yr 40 年	1,094,636	455.32%	1,004,700	380.57%	990,936	368.49%	969,600	406.44%	1,015,200	440.85%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	4,800	-73.54%	3,600	-74.56%	3,701	-75.89%	1,800	-84.98%	444	-95.75%
Yr 10 年	31,200	-29.32%	24,600	-29.38%	19,740	-36.90%	12,600	-44.64%	4,440	-69.28%
Yr 20 年	133,800	-5.29%	97,200	-8.16%	128,310	-6.12%	67,200	-12.34%	70,992	-11.39%
Yr 30 年	211,800	-0.59%	167,400	-2.60%	187,530	-1.52%	169,200	-1.40%	177,480	-1.00%
Yr 40 年	289,200	0.59%	253,800	-0.14%	207,270	-0.94%	169,200	-1.26%	177,480	-0.94%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	5,993	-68.97%	4,516	-70.00%	6,161	-65.31%	6,600	-60.45%	5,244	-65.52%
Yr 10 年	48,750	-19.54%	37,592	-20.06%	40,062	-20.81%	27,000	-26.46%	27,240	-25.88%
Yr 20 年	213,290	-1.05%	155,257	-3.03%	217,854	-0.65%	128,400	-4.64%	141,192	-3.46%
Yr 30 年	423,473	2.63%	333,002	1.27%	393,534	2.28%	324,000	1.95%	356,280	2.55%
Yr 40 年	753,836	3.64%	628,500	3.06%	598,206	2.81%	538,800	2.88%	592,680	3.31%

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

Female, Age 35, Non-smoker, Sum Insured=HKD600,000, Premium Payment Term=18/20 Years to compare
女性，35 歲，非吸煙，投保額=港元 600,000，繳付年期=18/20 年作比較

Company 公司	AIA 友邦				PrudentX 保記		AXX 盛記		INX IN 記	
Product Name 計劃名稱	Multiple Care Pro 100 多重安心保 100				PRUcrisis Cover Lifelong Protector 「智選」危疾終身保計劃 + PRUcrisis Cover Multiple Protector 「多重保」危疾保障計劃		Health Pro Major Illness Insurance 康逸嚴重疾病保障 + HealthPro Major Illness Multiple Benefit Supplement 康逸嚴重疾病多重保障附加契約		Easy Defender Critical Illness Insurance Plan 「好安守」危疾保障計劃 + Easy Defender Multiple Benefit Rider 好安守多重保障附約	
Annual Premium (Basic) 每年保費(基本計劃)	20,982.00 (18-Pay 繳付 18 年)		17,340.00 (25-Pay 繳付 25 年)		14,658.00 (20-Pay 繳付 20 年)		13,770.00 (20-Pay 繳付 20 年)		13,692.00 (20-Pay 繳付 20 年)	
Annual Premium (Multiple claim rider) 每年保費(多重賠償附加契約)	N/A		N/A		3,060.00 (Pay to age 85 繳付至 85 歲)		3,258.00 (Pay to age 85 繳付至 85 歲)		2,790.00 (Pay to age 100 繳付至 100 歲)	
Total Annual Premium 每年總保費	20,982.00		17,340.00		17,718.00		17,028.00		16,482.00	
Total Premium Paid 總繳付保費	377,676		433,500		443,100		438,300		452,400	
Sum Assured 投保額	600,000		600,000		600,000		600,000		600,000	
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**
Yr 5 年	632,059	602.48%	631,598	728.49%	603,162	680.85%	609,000	715.29%	608,424	738.29%
Yr 10 年	658,323	313.76%	651,338	375.63%	626,100	353.37%	619,800	363.99%	631,164	382.94%
Yr 20 年	749,942	198.57%	719,720	207.53%	714,978	201.77%	676,200	198.56%	682,698	207.10%
Yr 30 年	939,125	248.66%	878,740	202.71%	864,528	224.58%	794,400	212.90%	862,566	241.25%
Yr 39 年	1,258,315	333.17%	1,149,209	265.10%	1,074,684	260.53%	1,037,400	257.76%	1,140,996	298.18%
Guaranteed Cash Value 保證現金價值	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**	**Amount 金額**	**Guaranteed Yield 保證回報率**
Yr 5 年	9,000	-69.93%	6,600	-72.40%	5,497	-76.31%	3,000	-85.02%	708	-95.88%
Yr 10 年	52,800	-27.63%	40,800	-29.15%	29,316	-37.45%	20,400	-45.44%	7,026	-70.11%
Yr 20 年	207,000	-5.44%	159,600	-8.16%	190,554	-6.37%	109,800	-12.64%	112,416	-11.89%
Yr 30 年	286,200	-1.29%	254,400	-3.05%	278,502	-1.70%	275,400	-1.60%	281,040	-1.26%
Yr 39 年	367,200	-0.09%	335,400	-0.95%	304,886	-1.14%	275,400	-1.46%	281,040	-1.17%
Total Cash Value 總現金價值	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**	**Amount 金額**	**Total Yield 總回報率**
Yr 5 年	11,059	-65.37%	8,198	-67.82%	8,659	-67.09%	12,000	-58.35%	9,132	-64.21%
Yr 10 年	81,123	-18.34%	62,138	-19.92%	55,416	-22.83%	40,200	-29.07%	38,190	-29.50%
Yr 20 年	326,942	-1.27%	249,320	-3.26%	305,532	-1.43%	186,000	-6.20%	195,114	-5.32%
Yr 30 年	595,325	2.11%	503,140	0.82%	543,030	1.76%	469,800	1.19%	543,606	2.14%
Yr 39 年	995,515	3.18%	854,609	2.49%	779,570	2.33%	712,800	2.11%	822,036	2.79%

保證回報率Guaranteed Yield

基於以上之比較，「泰然安心保」/「多重安心保」100的保證回報率
均高於主要競爭對手*

Based on the above comparisons,
Executive Care Pro / Multiple Care Pro 100 guaranteed yields
are higher among key competitors*

總回報率Total Yield

基於以上之比較，「泰然安心保」100的總回報率
均高於主要競爭對手^

Based on the above comparisons, Executive Care Pro 100 total yields
are higher among key competitors^

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

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

Remark: Above information is based on the respective insurance companies' proposals on April 13, 2012. Total Cash Value means Guaranteed Cash Value plus annual dividend accumulations (if any) and maturity dividend (if any). Above value of "Guaranteed Yield" is calculated based on the Guaranteed Cash Value and the amount of Total Premiums Paid figures set out in the proposals; the value of "Total Yield" is calculated based on the amount of Total Cash Value and the amount of Total Premiums Paid figures set out in the proposals. They are subject to change at any time without notice. The Company does not bear any liability for any errors and omissions.

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Comparison of Total Yield of HKD vs USD Executive Care Pro 100 / Multiple Care Pro 100
泰然安心保 / 多重安心保 100 港元保單與美元保單總回報率之比較

男，非吸煙者，保額 = 75,000 美元/600,000 港元
Male, Non-smoker, Sum assured = USD75,000/HKD600,000

Total Yield 總回報率	Executive Care Pro 100 泰然安心保 100						Multiple Care Pro 100 多重安心保 100					
	10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年		10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
Age 10 歲												
Yr 10 年	-3.00%	-2.52%	-11.11%	-12.00%	-11.23%	-11.96%	-9.56%	-8.15%	-18.42%	-18.35%	-18.84%	-18.56%
Yr 20 年	3.12%	2.92%	2.89%	2.59%	1.21%	0.87%	0.86%	0.97%	-0.21%	-0.10%	-2.43%	-2.29%
Yr 30 年	4.42%	4.11%	4.78%	4.38%	3.83%	3.45%	3.02%	2.90%	3.11%	2.93%	1.84%	1.71%
Yr 40 年	4.91%	4.57%	5.16%	4.69%	4.77%	4.38%	3.90%	3.70%	4.00%	3.69%	3.47%	3.24%
Age 20 歲												
Yr 10 年	-2.88%	-2.26%	-11.01%	-11.73%	-11.54%	-12.47%	-8.92%	-7.37%	-17.84%	-17.61%	-18.79%	-18.73%
Yr 20 年	3.16%	3.06%	2.38%	2.19%	1.11%	0.95%	1.07%	1.28%	-0.55%	-0.33%	-2.36%	-2.03%
Yr 30 年	4.39%	4.16%	4.33%	4.06%	3.42%	3.18%	3.10%	3.06%	2.76%	2.71%	1.51%	1.53%
Yr 40 年	4.85%	4.58%	4.80%	4.47%	4.40%	4.14%	3.91%	3.78%	3.71%	3.54%	3.15%	3.06%
Age 35 歲												
Yr 10 年	-2.47%	-2.12%	-10.68%	-11.69%	-11.47%	-12.55%	-7.39%	-6.17%	-16.44%	-16.56%	-17.77%	-17.93%
Yr 20 年	3.09%	2.98%	2.02%	1.83%	0.75%	0.56%	1.37%	1.57%	-0.47%	-0.26%	-2.29%	-2.01%
Yr 30 年	4.19%	4.01%	3.76%	3.52%	2.98%	2.81%	3.13%	3.14%	2.42%	2.39%	1.31%	1.39%
Yr 40 年	4.62%	4.38%	4.35%	4.06%	3.89%	3.68%	3.85%	3.75%	3.43%	3.28%	2.80%	2.75%

Comparison of Total Yield of HKD vs USD Executive Care Pro 100 / Multiple Care Pro 100
泰然安心保 / 多重安心保 100 港元保單與美元保單總回報率之比較

女，非吸煙者，保額 = 75,000 美元/600,000 港元
Female, Non-smoker, Sum assured = USD75,000/HKD600,000

Total Yield 總回報率	Executive Care Pro 100 泰然安心保 100						Multiple Care Pro 100 多重安心保 100					
	10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年		10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
Age 10 歲												
Yr 10 年	-4.38%	-4.24%	-12.60%	-13.97%	-12.91%	-14.07%	-11.45%	-10.35%	-20.34%	-20.74%	-20.97%	-21.11%
Yr 20 年	2.87%	2.45%	2.64%	2.16%	0.70%	0.10%	0.46%	0.37%	-0.61%	-0.67%	-3.15%	-3.27%
Yr 30 年	4.32%	3.83%	4.78%	4.26%	3.76%	3.23%	2.83%	2.54%	3.03%	2.74%	1.68%	1.40%
Yr 40 年	4.86%	4.37%	5.18%	4.62%	4.78%	4.31%	3.78%	3.44%	3.97%	3.57%	3.41%	3.12%
Age 20 歲												
Yr 10 年	-4.00%	-3.57%	-12.17%	-12.73%	-12.44%	-13.37%	-10.74%	-9.38%	-19.54%	-19.12%	-20.06%	-20.01%
Yr 20 年	2.89%	2.64%	2.08%	1.80%	0.63%	0.27%	0.59%	0.64%	-1.05%	-0.92%	-3.03%	-2.92%
Yr 30 年	4.27%	3.91%	4.30%	3.94%	3.27%	2.91%	2.84%	2.67%	2.63%	2.49%	1.27%	1.17%
Yr 40 年	4.77%	4.38%	4.80%	4.41%	4.36%	4.03%	3.74%	3.48%	3.64%	3.40%	3.06%	2.90%
Age 35 歲												
Yr 10 年	-3.58%	-3.34%	-11.93%	-13.11%	-13.01%	-14.48%	-9.14%	-8.00%	-18.34%	-18.61%	-19.92%	-20.48%
Yr 20 年	2.77%	2.57%	1.49%	1.20%	0.08%	-0.21%	0.86%	0.95%	-1.27%	-1.15%	-3.26%	-3.09%
Yr 30 年	4.03%	3.74%	3.58%	3.27%	2.64%	2.37%	2.84%	2.74%	2.11%	2.02%	0.82%	0.80%
Yr 40 年	4.53%	4.21%	4.28%	3.93%	3.78%	3.51%	3.68%	3.49%	3.26%	3.06%	2.61%	2.50%

Comparison of Guaranteed Yield of HKD vs USD Executive Care Pro 100 / Multiple Care Pro 100
泰然安心保 / 多重安心保 100 港元保單與美元保單保證回報率之比較

男，非吸煙者，保額 = 75,000 美元/600,000 港元
Male, Non-smoker, Sum assured = USD75,000/HKD600,000

Guaranteed Yield 保證回報率	Executive Care Pro 100 泰然安心保 100						Multiple Care Pro 100 多重安心保 100					
	10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年		10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
Age 10 歲												
Yr 10 年	-8.50%	-6.92%	-20.46%	-18.79%	-19.66%	-18.11%	-15.34%	-12.73%	-28.42%	-25.55%	-27.87%	-25.09%
Yr 20 年	-0.81%	-0.28%	-1.12%	-0.42%	-3.47%	-2.71%	-3.03%	-2.20%	-4.41%	-3.23%	-7.59%	-6.18%
Yr 30 年	0.87%	1.20%	1.56%	1.93%	0.16%	0.57%	-0.50%	0.01%	-0.13%	0.47%	-1.97%	-1.26%
Yr 40 年	1.57%	1.80%	2.07%	2.32%	1.60%	1.86%	0.58%	0.95%	0.92%	1.32%	0.27%	0.71%
Age 20 歲												
Yr 10 年	-8.23%	-6.60%	-19.89%	-18.15%	-19.98%	-18.32%	-14.51%	-11.87%	-27.29%	-24.38%	-27.80%	-24.92%
Yr 20 年	-0.61%	-0.06%	-1.58%	-0.85%	-3.26%	-2.46%	-2.67%	-1.82%	-4.68%	-3.47%	-7.15%	-5.70%
Yr 30 年	0.95%	1.29%	1.10%	1.49%	-0.23%	0.21%	-0.31%	0.21%	-0.48%	0.13%	-2.27%	-1.53%
Yr 40 年	1.58%	1.82%	1.69%	1.95%	1.20%	1.48%	0.67%	1.04%	0.61%	1.02%	-0.08%	0.38%
Age 35 歲												
Yr 10 年	-7.64%	-5.94%	-19.24%	-17.41%	-19.70%	-17.91%	-12.74%	-10.09%	-25.46%	-22.53%	-26.48%	-23.55%
Yr 20 年	-0.54%	0.04%	-1.85%	-1.07%	-3.52%	-2.65%	-2.23%	-1.36%	-4.49%	-3.25%	-6.92%	-5.44%
Yr 30 年	0.82%	1.18%	0.38%	0.79%	-0.63%	-0.15%	-0.21%	0.32%	-0.97%	-0.34%	-2.42%	-1.65%
Yr 40 年	1.27%	1.53%	1.03%	1.31%	0.46%	0.77%	0.53%	0.91%	0.11%	0.54%	-0.66%	-0.18%

Comparison of Guaranteed Yield of HKD vs USD Executive Care Pro 100 / Multiple Care Pro 100
泰然安心保 / 多重安心保 100 港元保單與美元保單保證回報率之比較

女，非吸煙者，保額 = 75,000 美元/600,000 港元
Female, Non-smoker, Sum assured = USD75,000/HKD600,000

Guaranteed Yield 保證回報率	Executive Care Pro 100 泰然安心保 100						Multiple Care Pro 100 多重安心保 100					
	10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年		10 pay 繳款 10 年		18 pay 繳款 18 年		25 pay 繳款 25 年	
	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元	HKD 港元	USD 美元
Age 10 歲												
Yr 10 年	-10.29%	-8.72%	-22.86%	-21.19%	-22.02%	-20.46%	-17.70%	-15.04%	-31.37%	-28.42%	-30.78%	-27.93%
Yr 20 年	-1.23%	-0.71%	-1.54%	-0.85%	-4.32%	-3.56%	-3.60%	-2.77%	-5.00%	-3.81%	-8.74%	-7.28%
Yr 30 年	0.62%	0.94%	1.54%	1.90%	0.02%	0.42%	-0.83%	-0.32%	-0.22%	0.37%	-2.21%	-1.49%
Yr 40 年	1.41%	1.64%	2.11%	2.36%	1.63%	1.88%	0.36%	0.73%	0.90%	1.31%	0.23%	0.68%
Age 20 歲												
Yr 10 年	-9.65%	-8.00%	-21.31%	-19.56%	-21.13%	-19.46%	-16.68%	-14.00%	-29.32%	-26.36%	-29.38%	-26.48%
Yr 20 年	-1.05%	-0.50%	-1.97%	-1.23%	-4.01%	-3.19%	-3.31%	-2.47%	-5.29%	-4.07%	-8.16%	-6.68%
Yr 30 年	0.71%	1.05%	1.10%	1.48%	-0.46%	-0.01%	-0.68%	-0.16%	-0.59%	0.02%	-2.60%	-1.85%
Yr 40 年	1.40%	1.64%	1.74%	2.00%	1.19%	1.47%	0.39%	0.77%	0.59%	1.00%	-0.14%	0.32%
Age 35 歲												
Yr 10 年	-8.94%	-7.24%	-20.69%	-18.85%	-21.67%	-19.85%	-14.73%	-12.04%	-27.63%	-24.64%	-29.15%	-26.15%
Yr 20 年	-0.96%	-0.39%	-2.51%	-1.73%	-4.38%	-3.49%	-2.84%	-1.98%	-5.44%	-4.19%	-8.16%	-6.63%
Yr 30 年	0.57%	0.92%	0.19%	0.59%	-1.09%	-0.61%	-0.59%	-0.06%	-1.29%	-0.67%	-3.05%	-2.27%
Yr 40 年	1.14%	1.39%	0.99%	1.27%	0.40%	0.70%	0.30%	0.69%	-0.02%	0.41%	-0.81%	-0.33%

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	29.48	29.48	28.36	28.36	26.73	26.73
1	30.22	30.22	29.09	29.09	27.43	27.43
2	31.09	31.09	29.91	29.91	28.20	28.20
3	31.99	31.99	30.78	30.78	29.01	29.01
4	32.91	32.91	31.67	31.67	29.83	29.83
5	33.93	33.93	32.64	32.64	30.74	30.74
6	35.02	35.02	33.68	33.68	31.72	31.72
7	36.14	36.14	34.76	34.76	32.73	32.73
8	37.30	37.30	35.88	35.88	33.78	33.78
9	38.48	38.48	37.02	37.02	34.85	34.85
10	39.86	39.86	38.32	38.32	36.05	36.05
11	41.17	41.17	39.57	39.57	37.22	37.22
12	42.48	42.48	40.82	40.82	38.38	38.38
13	43.81	43.81	42.11	42.11	39.58	39.58
14	45.14	45.14	43.36	43.36	40.75	40.75
15	46.48	46.48	44.65	44.65	41.94	41.94
16	47.67	48.59	45.79	46.72	43.05	43.94
17	48.67	51.71	46.78	49.63	44.00	46.56
18	49.86	54.34	47.92	52.18	45.09	48.94
19	51.16	57.13	49.17	54.84	46.22	51.46
20	52.49	60.00	50.42	57.62	47.40	54.09
21	54.04	61.73	51.90	59.24	48.75	55.57
22	55.68	63.52	53.45	60.93	50.16	57.09
23	57.38	65.37	55.03	62.66	51.61	58.66
24	59.14	67.28	56.70	64.46	53.10	60.30
25	60.92	69.22	58.38	66.29	54.63	61.94
26	62.74	71.20	60.08	68.15	56.19	63.64
27	64.64	73.22	61.88	70.05	57.82	65.36
28	66.57	75.34	63.71	72.03	59.48	67.14
29	68.59	77.50	65.62	74.07	61.22	68.99
30	70.66	79.75	67.56	76.18	62.99	70.89
31	72.80	82.30	69.64	78.56	64.94	73.06
32	74.99	84.95	71.79	81.05	66.93	75.31
33	77.21	87.69	73.98	83.63	68.97	77.64
34	79.54	90.46	76.26	86.25	71.08	80.02
35	81.94	93.38	78.63	89.00	73.27	82.50
36	84.38	96.42	81.01	91.84	75.47	85.08
37	87.13	99.85	83.66	95.01	77.85	87.86
38	89.95	103.43	86.37	98.30	80.31	90.74
39	92.90	107.20	89.21	101.78	82.85	93.76
40	95.92	111.04	92.15	105.32	85.48	96.84
41	98.90	114.35	95.00	108.53	88.06	99.66
42	102.00	117.70	97.96	111.80	90.73	102.53
43	105.18	121.15	101.01	115.18	93.45	105.49
44	108.45	124.77	104.16	118.70	96.27	108.56
45	111.85	128.42	107.40	122.29	99.20	111.70
46	115.35	132.16	110.75	125.96	102.20	114.87
47	118.90	135.96	114.15	129.69	105.26	118.11
48	122.59	139.90	117.69	133.55	108.43	121.47
49	126.33	143.91	121.29	137.52	111.67	124.89
50	130.25	148.09	125.04	141.62	115.04	128.44
51	134.65	153.09	129.16	146.26	118.71	132.46
52	139.09	158.19	133.31	150.99	122.40	136.50
53	143.59	163.38	137.51	155.76	126.08	140.51
54	148.14	168.67	141.74	160.60	129.79	144.55
55	152.75	174.03	145.99	165.52	133.53	148.68
56	157.46	179.56	150.36	170.57	137.33	152.83
57	162.27	185.22	154.79	175.71	141.21	157.09
58	167.18	190.99	159.34	180.97	145.19	161.48
59	172.18	196.86	163.97	186.32	149.26	165.93
60	177.25	202.81	168.65	191.75	153.40	170.45
61	182.40	208.86	173.41	197.14	157.59	174.79
62	187.63	215.02	178.23	202.62	161.84	179.17
63	192.94	221.31	183.11	208.19	166.13	183.61
64	198.33	227.74	188.07	213.88	170.49	188.12
65	203.82	234.34	193.11	219.70	174.91	192.72

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	27.66	27.66	26.26	26.26	24.16	24.16
1	28.48	28.48	27.05	27.05	24.90	24.90
2	29.33	29.33	27.88	27.88	25.69	25.69
3	30.20	30.20	28.71	28.71	26.49	26.49
4	31.09	31.09	29.57	29.57	27.31	27.31
5	31.99	31.99	30.45	30.45	28.15	28.15
6	32.94	32.94	31.33	31.33	28.93	28.93
7	33.91	33.91	32.24	32.24	29.73	29.73
8	34.91	34.91	33.16	33.16	30.56	30.56
9	35.91	35.91	34.10	34.10	31.40	31.40
10	36.98	36.98	35.08	35.08	32.27	32.27
11	38.17	38.17	36.20	36.20	33.29	33.29
12	39.43	39.43	37.38	37.38	34.37	34.37
13	40.70	40.70	38.59	38.59	35.46	35.46
14	42.04	42.04	39.84	39.84	36.59	36.59
15	43.41	43.41	41.13	41.13	37.75	37.75
16	44.66	45.65	42.26	43.28	38.82	39.81
17	45.80	48.60	43.37	46.05	39.93	42.30
18	46.96	51.22	44.54	48.58	41.07	44.67
19	48.17	54.02	45.74	51.25	42.27	47.16
20	49.43	56.94	46.98	54.05	43.49	49.78
21	50.81	58.68	48.23	55.68	44.57	51.23
22	52.41	60.48	49.74	57.35	45.74	52.73
23	54.05	62.32	51.28	59.05	47.13	54.25
24	55.73	64.16	52.84	60.77	48.54	55.78
25	57.43	66.08	54.43	62.57	49.98	57.38
26	59.26	68.08	56.15	64.44	51.55	59.05
27	61.22	70.16	57.98	66.36	53.20	60.76
28	63.26	72.32	59.89	68.37	54.90	62.54
29	65.33	74.55	61.82	70.45	56.61	64.38
30	67.47	76.85	63.82	72.59	58.42	66.27
31	69.42	79.12	65.74	74.83	60.14	68.34
32	71.45	81.44	67.72	77.13	61.90	70.45
33	73.51	83.83	69.73	79.51	63.71	72.63
34	75.61	86.27	71.79	81.94	65.55	74.88
35	77.78	88.80	73.92	84.45	67.46	77.20
36	80.14	91.54	76.25	87.12	69.54	79.53
37	82.56	94.35	78.62	89.84	71.66	81.92
38	85.01	97.25	81.02	92.66	73.84	84.39
39	87.51	100.19	83.50	95.53	76.05	86.91
40	90.06	103.18	86.01	98.45	78.33	89.46
41	92.86	106.36	88.68	101.45	80.72	92.15
42	95.74	109.62	91.41	104.55	83.16	94.90
43	98.68	112.94	94.22	107.69	85.67	97.72
44	101.76	116.36	97.12	110.93	88.27	100.61
45	104.92	119.84	100.11	114.23	90.95	103.57
46	108.05	123.34	103.10	117.55	93.66	106.55
47	111.26	126.98	106.15	120.99	96.43	109.61
48	114.58	130.70	109.32	124.51	99.30	112.76
49	117.97	134.54	112.55	128.14	102.23	116.00
50	121.51	138.53	115.91	131.92	105.27	119.38
51	125.53	143.05	119.69	136.15	108.68	123.15
52	129.61	147.72	123.52	140.50	112.10	126.99
53	133.74	152.55	127.37	144.99	115.52	130.90
54	137.93	157.58	131.28	149.63	118.97	134.89
55	142.18	162.79	135.22	154.41	122.42	139.00
56	146.55	168.17	139.25	159.31	125.90	143.14
57	151.05	173.71	143.37	164.36	129.45	147.36
58	155.68	179.40	147.62	169.52	133.09	151.71
59	160.45	185.24	151.98	174.83	136.84	156.18
60	165.32	191.23	157.31	180.25	141.44	160.73
61	170.30	197.36	162.74	185.78	146.05	165.36
62	175.36	203.66	168.30	191.47	150.78	170.10
63	180.50	210.11	174.01	197.27	155.60	174.92
64	185.71	216.73	179.81	203.21	160.50	179.85
65	191.00	223.52	185.75	209.30	165.51	184.90

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	14.74	14.74	14.18	14.18	13.37	13.37
1	15.18	15.18	14.62	14.62	13.77	13.77
2	15.65	15.65	15.05	15.05	14.18	14.18
3	16.13	16.13	15.51	15.51	14.62	14.62
4	16.61	16.61	15.99	15.99	15.05	15.05
5	17.11	17.11	16.47	16.47	15.50	15.50
6	17.65	17.65	16.97	16.97	15.98	15.98
7	18.20	18.20	17.51	17.51	16.48	16.48
8	18.78	18.78	18.05	18.05	16.98	16.98
9	19.36	19.36	18.61	18.61	17.51	17.51
10	19.98	19.98	19.21	19.21	18.06	18.06
11	20.61	20.61	19.81	19.81	18.62	18.62
12	21.26	21.26	20.43	20.43	19.22	19.22
13	21.91	21.91	21.07	21.07	19.80	19.80
14	22.61	22.61	21.73	21.73	20.43	20.43
15	23.32	23.32	22.41	22.41	21.06	21.06
16	23.95	24.48	23.02	23.54	21.63	22.15
17	24.49	26.11	23.54	25.06	22.14	23.51
18	25.14	27.50	24.16	26.39	22.72	24.76
19	25.83	28.96	24.82	27.80	23.34	26.09
20	26.54	30.50	25.48	29.29	23.95	27.48
21	27.39	31.46	26.30	30.20	24.70	28.32
22	28.29	32.49	27.16	31.16	25.47	29.20
23	29.22	33.52	28.04	32.14	26.29	30.09
24	30.21	34.61	28.96	33.16	27.13	31.01
25	31.19	35.73	29.90	34.21	27.97	31.97
26	32.21	36.87	30.86	35.29	28.85	32.95
27	33.28	38.04	31.86	36.39	29.77	33.95
28	34.35	39.26	32.88	37.53	30.70	34.98
29	35.49	40.52	33.95	38.73	31.68	36.06
30	36.66	41.82	35.06	39.94	32.68	37.17
31	37.87	43.16	36.22	41.22	33.74	38.33
32	39.12	44.55	37.41	42.57	34.82	39.54
33	40.38	45.98	38.64	43.94	35.93	40.77
34	41.71	47.45	39.93	45.37	37.10	42.06
35	43.09	48.97	41.25	46.82	38.30	43.37
36	44.50	50.56	42.62	48.36	39.54	44.75
37	46.06	52.37	44.02	49.99	40.80	46.19
38	47.68	54.24	45.49	51.68	42.11	47.69
39	49.37	56.22	47.02	53.43	43.48	49.25
40	51.13	58.24	48.58	55.23	44.88	50.83
41	52.80	60.16	50.15	56.99	46.29	52.42
42	54.54	62.11	51.76	58.81	47.75	54.04
43	56.34	64.15	53.45	60.70	49.26	55.71
44	58.18	66.27	55.16	62.67	50.80	57.45
45	60.10	68.45	56.93	64.67	52.40	59.26
46	62.08	70.67	58.78	66.73	54.06	61.09
47	64.09	72.95	60.66	68.83	55.77	62.98
48	66.20	75.30	62.62	71.02	57.54	64.92
49	68.33	77.72	64.61	73.26	59.33	66.93
50	70.57	80.24	66.70	75.58	61.22	69.00
51	73.00	82.99	68.93	78.11	63.22	71.23
52	75.45	85.79	71.20	80.65	65.23	73.45
53	77.93	88.65	73.46	83.22	67.23	75.68
54	80.44	91.61	75.74	85.89	69.23	77.97
55	82.98	94.67	78.06	88.65	71.26	80.33
56	85.58	97.80	80.42	91.46	73.34	82.74
57	88.23	100.99	82.83	94.33	75.45	85.21
58	90.94	104.23	85.30	97.24	77.61	87.72
59	93.70	107.51	87.82	100.19	79.83	90.25
60	96.50	110.84	90.36	103.17	82.08	92.82
61	99.34	114.23	92.96	106.15	84.36	95.26
62	102.23	117.70	95.57	109.19	86.65	97.74
63	105.16	121.25	98.22	112.27	88.99	100.25
64	108.13	124.90	100.92	115.45	91.34	102.84
65	111.16	128.65	103.66	118.71	93.74	105.47

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	13.98	13.98	13.27	13.27	12.21	12.21
1	14.40	14.40	13.67	13.67	12.59	12.59
2	14.84	14.84	14.08	14.08	12.96	12.96
3	15.29	15.29	14.51	14.51	13.37	13.37
4	15.74	15.74	14.94	14.94	13.76	13.76
5	16.22	16.22	15.41	15.41	14.18	14.18
6	16.70	16.70	15.85	15.85	14.61	14.61
7	17.20	17.20	16.34	16.34	15.04	15.04
8	17.72	17.72	16.80	16.80	15.47	15.47
9	18.25	18.25	17.32	17.32	15.92	15.92
10	18.78	18.78	17.82	17.82	16.40	16.40
11	19.41	19.41	18.42	18.42	16.93	16.93
12	20.05	20.05	19.03	19.03	17.50	17.50
13	20.72	20.72	19.65	19.65	18.08	18.08
14	21.40	21.40	20.30	20.30	18.68	18.68
15	22.12	22.12	20.99	20.99	19.31	19.31
16	22.77	23.27	21.58	22.09	19.84	20.35
17	23.35	24.79	22.15	23.50	20.38	21.62
18	23.96	26.13	22.74	24.79	20.92	22.80
19	24.57	27.57	23.32	26.17	21.46	24.08
20	25.21	29.08	23.93	27.61	22.03	25.42
21	25.99	30.05	24.67	28.52	22.70	26.24
22	26.83	31.05	25.45	29.45	23.43	27.07
23	27.69	32.07	26.26	30.40	24.16	27.93
24	28.58	33.11	27.11	31.37	24.93	28.80
25	29.49	34.20	27.96	32.39	25.70	29.71
26	30.46	35.32	28.87	33.44	26.53	30.64
27	31.50	36.50	29.83	34.53	27.39	31.61
28	32.58	37.73	30.84	35.67	28.28	32.64
29	33.68	38.98	31.88	36.85	29.21	33.66
30	34.83	40.31	32.95	38.06	30.15	34.75
31	36.00	41.65	34.08	39.35	31.15	35.89
32	37.22	43.04	35.25	40.68	32.18	37.05
33	38.49	44.46	36.47	42.05	33.27	38.26
34	39.77	45.94	37.72	43.50	34.37	39.52
35	41.11	47.45	39.01	44.94	35.53	40.79
36	42.58	49.11	40.32	46.44	36.68	42.10
37	44.07	50.81	41.66	47.95	37.86	43.41
38	45.60	52.58	43.03	49.50	39.08	44.80
39	47.18	54.37	44.44	51.09	40.32	46.20
40	48.79	56.22	45.87	52.73	41.61	47.63
41	50.35	57.94	47.32	54.34	42.92	49.07
42	51.93	59.72	48.79	55.98	44.25	50.56
43	53.56	61.54	50.31	57.67	45.62	52.08
44	55.25	63.40	51.90	59.40	47.05	53.64
45	57.01	65.30	53.52	61.16	48.51	55.23
46	58.74	67.20	55.13	62.94	49.96	56.82
47	60.51	69.18	56.78	64.77	51.44	58.48
48	62.36	71.22	58.50	66.66	52.98	60.17
49	64.23	73.29	60.24	68.60	54.58	61.92
50	66.20	75.47	62.06	70.61	56.22	63.72
51	68.39	77.94	64.08	72.87	57.98	65.70
52	70.61	80.45	66.11	75.17	59.77	67.70
53	72.86	83.00	68.17	77.47	61.55	69.68
54	75.17	85.64	70.26	79.85	63.36	71.69
55	77.55	88.38	72.42	82.31	65.21	73.75
56	80.00	91.21	74.64	84.83	67.10	75.88
57	82.52	94.14	76.91	87.45	69.04	78.05
58	85.11	97.16	79.24	90.14	71.03	80.30
59	87.78	100.26	81.64	92.90	73.06	82.60
60	90.52	103.44	84.09	95.72	75.13	84.95
61	93.33	106.70	86.61	98.63	77.23	87.37
62	96.21	110.04	89.18	101.61	79.40	89.84
63	99.16	113.46	91.82	104.64	81.59	92.36
64	102.19	116.95	94.52	107.73	83.85	94.92
65	105.28	120.52	97.27	110.89	86.12	97.53

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	11.14	11.14	10.76	10.76	10.19	10.19
1	11.41	11.41	11.01	11.01	10.44	10.44
2	11.69	11.69	11.28	11.28	10.68	10.68
3	11.98	11.98	11.55	11.55	10.94	10.94
4	12.29	12.29	11.85	11.85	11.20	11.20
5	12.58	12.58	12.13	12.13	11.46	11.46
6	12.90	12.90	12.44	12.44	11.74	11.74
7	13.25	13.25	12.76	12.76	12.06	12.06
8	13.59	13.59	13.10	13.10	12.37	12.37
9	13.96	13.96	13.44	13.44	12.69	12.69
10	14.32	14.32	13.79	13.79	13.01	13.01
11	14.73	14.73	14.18	14.18	13.37	13.37
12	15.15	15.15	14.58	14.58	13.75	13.75
13	15.57	15.57	14.98	14.98	14.12	14.12
14	16.01	16.01	15.41	15.41	14.50	14.50
15	16.46	16.46	15.84	15.84	14.91	14.91
16	16.88	17.25	16.22	16.60	15.27	15.64
17	17.31	18.53	16.64	17.76	15.64	16.62
18	17.78	19.45	17.07	18.65	16.04	17.46
19	18.22	20.41	17.49	19.57	16.42	18.32
20	18.70	21.44	17.94	20.55	16.83	19.24
21	19.31	22.15	18.51	21.21	17.35	19.84
22	19.93	22.87	19.11	21.90	17.88	20.46
23	20.57	23.62	19.70	22.60	18.41	21.09
24	21.23	24.39	20.32	23.32	18.98	21.75
25	21.92	25.18	20.98	24.07	19.57	22.42
26	22.65	26.00	21.66	24.84	20.19	23.12
27	23.41	26.85	22.37	25.64	20.84	23.82
28	24.20	27.73	23.11	26.47	21.51	24.58
29	25.00	28.63	23.87	27.30	22.18	25.33
30	25.85	29.59	24.67	28.18	22.92	26.12
31	26.72	30.58	25.49	29.13	23.66	26.97
32	27.62	31.60	26.36	30.11	24.44	27.85
33	28.56	32.66	27.26	31.13	25.25	28.75
34	29.53	33.75	28.20	32.18	26.08	29.69
35	30.53	34.88	29.15	33.26	26.94	30.64
36	31.54	36.09	30.13	34.42	27.82	31.69
37	32.69	37.44	31.16	35.62	28.74	32.74
38	33.85	38.85	32.21	36.88	29.67	33.83
39	35.09	40.34	33.30	38.19	30.64	34.99
40	36.36	41.89	34.43	39.56	31.65	36.18
41	37.66	43.39	35.63	40.94	32.73	37.41
42	38.98	44.93	36.87	42.35	33.82	38.66
43	40.40	46.56	38.18	43.84	35.00	39.97
44	41.87	48.24	39.54	45.39	36.22	41.35
45	43.41	50.05	40.95	47.05	37.48	42.79
46	45.05	52.20	42.44	49.01	38.79	44.51
47	46.80	54.50	44.04	51.10	40.18	46.33
48	48.60	56.92	45.68	53.29	41.62	48.25
49	50.51	59.42	47.41	55.56	43.11	50.22
50	52.45	61.95	49.18	57.86	44.65	52.22
51	54.50	65.13	51.03	60.79	46.29	54.86
52	56.56	68.34	52.90	63.74	47.96	57.54
53	58.65	71.58	54.79	66.71	49.65	60.24
54	60.77	74.84	56.71	69.71	51.36	62.97
55	62.92	78.12	58.66	72.75	53.11	65.72
56	65.12	81.42	60.67	75.74	54.92	68.43
57	67.40	84.74	62.75	78.78	56.81	71.18
58	69.79	88.07	64.92	81.82	58.79	73.93
59	72.29	91.41	67.20	84.85	60.88	76.71
60	74.90	94.76	69.59	87.92	63.07	79.51
61	77.69	98.12	72.18	90.89	65.47	82.06
62	80.68	101.49	74.96	93.85	68.07	84.61
63	83.89	104.87	77.93	96.80	70.84	87.15
64	87.33	108.26	81.12	99.76	73.82	89.68
65	91.01	111.66	84.52	102.71	77.00	92.20

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	10.84	10.84	10.35	10.35	9.64	9.64
1	11.07	11.07	10.57	10.57	9.84	9.84
2	11.34	11.34	10.83	10.83	10.08	10.08
3	11.62	11.62	11.09	11.09	10.30	10.30
4	11.89	11.89	11.34	11.34	10.54	10.54
5	12.15	12.15	11.60	11.60	10.77	10.77
6	12.45	12.45	11.87	11.87	11.02	11.02
7	12.75	12.75	12.15	12.15	11.27	11.27
8	13.08	13.08	12.45	12.45	11.55	11.55
9	13.39	13.39	12.77	12.77	11.83	11.83
10	13.72	13.72	13.07	13.07	12.12	12.12
11	14.10	14.10	13.42	13.42	12.43	12.43
12	14.48	14.48	13.79	13.79	12.76	12.76
13	14.90	14.90	14.17	14.17	13.10	13.10
14	15.32	15.32	14.57	14.57	13.46	13.46
15	15.74	15.74	14.96	14.96	13.81	13.81
16	16.18	16.48	15.38	15.68	14.18	14.48
17	16.59	17.62	15.77	16.71	14.55	15.35
18	17.02	18.51	16.16	17.56	14.92	16.14
19	17.45	19.45	16.59	18.43	15.31	16.94
20	17.89	20.42	17.00	19.36	15.68	17.79
21	18.44	21.13	17.51	20.02	16.14	18.36
22	19.04	21.87	18.06	20.70	16.62	18.97
23	19.65	22.63	18.64	21.41	17.12	19.60
24	20.28	23.41	19.21	22.13	17.63	20.23
25	20.94	24.22	19.82	22.88	18.16	20.89
26	21.65	25.04	20.47	23.63	18.74	21.57
27	22.37	25.88	21.15	24.41	19.33	22.24
28	23.11	26.78	21.83	25.24	19.92	22.98
29	23.89	27.69	22.55	26.08	20.56	23.72
30	24.68	28.63	23.27	26.96	21.19	24.49
31	25.52	29.63	24.08	27.91	21.91	25.31
32	26.37	30.63	24.90	28.87	22.62	26.15
33	27.24	31.69	25.73	29.88	23.35	27.02
34	28.13	32.77	26.60	30.92	24.11	27.93
35	29.07	33.89	27.50	31.99	24.92	28.86
36	30.15	35.13	28.46	33.10	25.76	29.83
37	31.26	36.40	29.45	34.22	26.63	30.79
38	32.43	37.73	30.50	35.39	27.55	31.82
39	33.64	39.10	31.56	36.58	28.49	32.85
40	34.87	40.53	32.64	37.85	29.44	33.94
41	36.03	41.86	33.72	39.06	30.39	35.03
42	37.22	43.21	34.83	40.29	31.38	36.12
43	38.45	44.60	35.95	41.57	32.39	37.26
44	39.71	46.03	37.13	42.89	33.43	38.43
45	41.01	47.49	38.31	44.24	34.51	39.63
46	42.38	49.47	39.59	46.08	35.61	41.30
47	43.85	51.61	40.92	48.06	36.80	43.07
48	45.41	53.88	42.34	50.15	38.03	44.93
49	47.05	56.27	43.83	52.35	39.32	46.91
50	48.73	58.76	45.35	54.65	40.64	48.95
51	50.61	61.46	47.05	57.11	42.11	51.15
52	52.50	64.19	48.75	59.62	43.59	53.39
53	54.42	66.98	50.49	62.17	45.11	55.65
54	56.35	69.84	52.22	64.79	46.63	57.98
55	58.32	72.76	54.00	67.45	48.17	60.34
56	60.33	75.69	55.82	70.10	49.77	62.66
57	62.38	78.71	57.65	72.82	51.39	65.02
58	64.50	81.83	59.56	75.64	53.02	67.47
59	66.73	85.05	61.54	78.51	54.74	69.96
60	69.07	88.38	63.62	81.50	56.52	72.53
61	71.56	91.94	65.84	84.73	58.45	75.37
62	74.22	95.77	68.21	88.18	60.49	78.42
63	77.05	99.90	70.74	91.93	62.68	81.74
64	80.06	104.34	73.42	95.96	65.01	85.27
65	83.25	109.10	76.26	100.25	67.46	89.08

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	9.77	9.77	9.45	9.45	8.99	8.99
1	10.00	10.00	9.68	9.68	9.20	9.20
2	10.24	10.24	9.91	9.91	9.42	9.42
3	10.48	10.48	10.14	10.14	9.64	9.64
4	10.74	10.74	10.39	10.39	9.87	9.87
5	11.02	11.02	10.64	10.64	10.10	10.10
6	11.29	11.29	10.92	10.92	10.36	10.36
7	11.60	11.60	11.20	11.20	10.63	10.63
8	11.89	11.89	11.49	11.49	10.89	10.89
9	12.19	12.19	11.77	11.77	11.16	11.16
10	12.51	12.51	12.07	12.07	11.43	11.43
11	12.86	12.86	12.41	12.41	11.74	11.74
12	13.23	13.23	12.76	12.76	12.07	12.07
13	13.62	13.62	13.13	13.13	12.40	12.40
14	14.01	14.01	13.50	13.50	12.74	12.74
15	14.41	14.41	13.88	13.88	13.08	13.08
16	14.78	15.07	14.22	14.52	13.41	13.70
17	15.16	16.47	14.59	15.74	13.73	14.68
18	15.55	17.23	14.95	16.48	14.06	15.36
19	15.95	18.03	15.34	17.24	14.40	16.08
20	16.36	18.85	15.71	18.03	14.76	16.82
21	16.87	19.46	16.17	18.60	15.18	17.33
22	17.38	20.08	16.68	19.19	15.62	17.86
23	17.93	20.75	17.19	19.81	16.08	18.43
24	18.48	21.41	17.70	20.43	16.55	18.99
25	19.07	22.09	18.25	21.08	17.02	19.57
26	19.69	22.80	18.83	21.73	17.56	20.18
27	20.35	23.51	19.44	22.41	18.11	20.79
28	21.03	24.26	20.08	23.12	18.67	21.43
29	21.73	25.05	20.73	23.86	19.26	22.10
30	22.45	25.84	21.40	24.60	19.86	22.77
31	23.23	26.73	22.15	25.45	20.54	23.53
32	24.05	27.66	22.94	26.34	21.23	24.32
33	24.89	28.64	23.75	27.26	21.97	25.14
34	25.76	29.65	24.57	28.22	22.69	25.99
35	26.67	30.69	25.43	29.23	23.48	26.87
36	27.59	31.85	26.33	30.32	24.28	27.82
37	28.61	33.16	27.25	31.47	25.09	28.83
38	29.74	34.49	28.25	32.66	25.97	29.87
39	30.93	35.89	29.30	33.90	26.87	30.94
40	32.17	37.39	30.40	35.21	27.85	32.08
41	33.38	38.82	31.50	36.51	28.84	33.22
42	34.66	40.30	32.67	37.86	29.88	34.40
43	35.97	41.80	33.89	39.22	30.94	35.60
44	37.35	43.40	35.15	40.69	32.06	36.88
45	38.77	45.16	36.45	42.27	33.22	38.25
46	40.39	47.47	37.92	44.38	34.50	40.12
47	42.03	49.90	39.40	46.60	35.80	42.08
48	43.71	52.43	40.92	48.93	37.12	44.14
49	45.43	55.02	42.50	51.29	38.50	46.25
50	47.17	57.68	44.08	53.75	39.91	48.45
51	49.06	60.74	45.78	56.56	41.46	51.03
52	50.99	63.84	47.53	59.41	43.05	53.66
53	52.95	66.96	49.31	62.29	44.66	56.32
54	54.95	70.11	51.12	65.18	46.34	59.00
55	56.97	73.29	52.94	68.11	48.01	61.73
56	59.52	76.40	55.33	70.94	50.29	64.36
57	62.15	79.53	57.80	73.79	52.66	67.02
58	64.87	82.69	60.35	76.67	55.11	69.72
59	67.68	85.88	62.98	79.57	57.67	72.43
60	70.58	89.10	65.71	82.51	60.30	75.20
61	73.28	92.02	68.18	84.99	62.63	77.33
62	75.98	94.96	70.64	87.46	64.96	79.42

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	9.55	9.55	9.15	9.15	8.56	8.56
1	9.76	9.76	9.36	9.36	8.75	8.75
2	9.99	9.99	9.57	9.57	8.94	8.94
3	10.23	10.23	9.80	9.80	9.15	9.15
4	10.47	10.47	10.02	10.02	9.36	9.36
5	10.72	10.72	10.26	10.26	9.57	9.57
6	10.98	10.98	10.49	10.49	9.79	9.79
7	11.23	11.23	10.75	10.75	10.01	10.01
8	11.50	11.50	11.00	11.00	10.24	10.24
9	11.79	11.79	11.26	11.26	10.50	10.50
10	12.05	12.05	11.51	11.51	10.72	10.72
11	12.39	12.39	11.83	11.83	11.01	11.01
12	12.72	12.72	12.15	12.15	11.29	11.29
13	13.07	13.07	12.46	12.46	11.58	11.58
14	13.42	13.42	12.80	12.80	11.89	11.89
15	13.80	13.80	13.15	13.15	12.20	12.20
16	14.15	14.39	13.49	13.73	12.50	12.74
17	14.52	15.74	13.83	14.90	12.80	13.67
18	14.89	16.47	14.18	15.61	13.12	14.30
19	15.29	17.24	14.56	16.33	13.46	14.97
20	15.69	18.07	14.92	17.10	13.78	15.67
21	16.20	18.67	15.40	17.65	14.20	16.16
22	16.72	19.30	15.87	18.24	14.63	16.66
23	17.26	19.95	16.38	18.83	15.06	17.18
24	17.82	20.64	16.89	19.46	15.50	17.73
25	18.40	21.33	17.42	20.11	15.97	18.28
26	19.02	22.06	17.99	20.77	16.47	18.88
27	19.63	22.81	18.57	21.47	16.97	19.49
28	20.31	23.61	19.19	22.20	17.51	20.13
29	20.99	24.42	19.80	22.96	18.06	20.78
30	21.71	25.28	20.47	23.75	18.63	21.46
31	22.44	26.18	21.18	24.61	19.24	22.21
32	23.20	27.14	21.90	25.52	19.87	23.01
33	23.99	28.14	22.65	26.46	20.54	23.81
34	24.82	29.15	23.44	27.43	21.22	24.64
35	25.66	30.00	24.25	28.27	21.93	25.40
36	26.63	31.16	25.10	29.28	22.66	26.27
37	27.63	32.33	25.99	30.32	23.44	27.16
38	28.70	33.59	26.93	31.41	24.24	28.10
39	29.79	34.89	27.89	32.53	25.07	29.07
40	30.91	36.20	28.85	33.67	25.93	30.05
41	31.96	37.42	29.82	34.80	26.78	31.04
42	33.04	38.68	30.82	35.94	27.66	32.06
43	34.18	39.97	31.86	37.12	28.58	33.10
44	35.35	41.27	32.93	38.31	29.53	34.17
45	36.56	42.74	34.04	39.65	30.51	35.32
46	37.93	44.92	35.28	41.66	31.58	37.14
47	39.33	47.18	36.54	43.75	32.68	39.03
48	40.75	49.48	37.84	45.88	33.79	40.97
49	42.21	51.87	39.15	48.11	34.95	43.00
50	43.58	54.35	40.42	50.42	36.07	45.13
51	45.25	57.29	41.92	53.14	37.42	47.62
52	46.97	60.27	43.47	55.90	38.79	50.15
53	48.74	63.28	45.06	58.70	40.20	52.71
54	50.55	66.32	46.69	61.52	41.64	55.32
55	52.45	69.40	48.39	64.37	43.14	57.96
56	54.58	72.43	50.32	67.13	44.90	60.45
57	56.79	75.45	52.30	69.87	46.71	62.92
58	59.06	78.51	54.38	72.64	48.56	65.40
59	61.40	81.61	56.49	75.44	50.49	67.91
60	63.82	84.70	58.69	78.22	52.47	70.37
61	66.77	87.75	61.41	80.91	55.00	72.74
62	69.75	90.64	64.16	83.39	57.56	74.81

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	7.25	7.25	7.01	7.01	6.68	6.68
1	7.43	7.43	7.17	7.17	6.80	6.80
2	7.62	7.62	7.36	7.36	6.97	6.97
3	7.83	7.83	7.55	7.55	7.15	7.15
4	8.03	8.03	7.74	7.74	7.32	7.32
5	8.24	8.24	7.96	7.96	7.52	7.52
6	8.48	8.48	8.18	8.18	7.73	7.73
7	8.75	8.75	8.42	8.42	7.95	7.95
8	9.01	9.01	8.67	8.67	8.18	8.18
9	9.29	9.29	8.95	8.95	8.42	8.42
10	9.57	9.57	9.19	9.19	8.64	8.64
11	9.88	9.88	9.49	9.49	8.91	8.91
12	10.21	10.21	9.80	9.80	9.19	9.19
13	10.53	10.53	10.11	10.11	9.47	9.47
14	10.90	10.90	10.43	10.43	9.76	9.76
15	11.25	11.25	10.77	10.77	10.06	10.06
16	11.60	11.84	11.09	11.33	10.34	10.59
17	11.88	12.97	11.37	12.33	10.61	11.39
18	12.17	13.63	11.65	12.97	10.86	11.99
19	12.49	14.33	11.94	13.64	11.13	12.62
20	12.79	15.06	12.23	14.33	11.41	13.26
21	13.20	15.55	12.62	14.79	11.76	13.68
22	13.64	16.08	13.04	15.27	12.14	14.12
23	14.11	16.59	13.47	15.78	12.51	14.57
24	14.59	17.11	13.91	16.27	12.91	15.00
25	15.09	17.67	14.39	16.78	13.34	15.47
26	15.63	18.25	14.88	17.32	13.78	15.96
27	16.18	18.86	15.40	17.91	14.24	16.49
28	16.73	19.50	15.91	18.50	14.70	17.02
29	17.31	20.17	16.46	19.13	15.18	17.58
30	17.91	20.87	17.01	19.77	15.69	18.16
31	18.56	21.64	17.64	20.51	16.24	18.81
32	19.24	22.44	18.27	21.26	16.81	19.47
33	19.95	23.27	18.94	22.06	17.42	20.16
34	20.70	24.14	19.65	22.87	18.04	20.89
35	21.46	25.05	20.39	23.73	18.68	21.65
36	22.30	26.30	21.19	24.93	19.39	22.70
37	23.24	27.71	22.02	26.19	20.12	23.84
38	24.23	29.20	22.89	27.52	20.87	25.02
39	25.27	30.75	23.79	28.92	21.66	26.27
40	26.32	32.42	24.73	30.39	22.47	27.57
41	27.45	34.30	25.74	32.15	23.37	29.17
42	28.57	36.29	26.77	34.00	24.30	30.86
43	29.79	38.41	27.86	35.98	25.25	32.68
44	31.06	40.65	29.01	38.05	26.28	34.58
45	32.35	43.01	30.20	40.25	27.33	36.60
46	33.86	45.17	31.55	42.20	28.51	38.34
47	35.46	47.45	32.99	44.28	29.74	40.17
48	37.12	49.86	34.48	46.46	31.03	42.10
49	38.83	52.38	36.03	48.75	32.38	44.14
50	40.61	54.96	37.63	51.07	33.76	46.21
51	42.56	57.41	39.39	53.27	35.50	48.32
52	44.53	59.88	41.18	55.50	37.25	50.44
53	46.53	62.38	43.00	57.73	39.05	52.62
54	48.56	64.92	44.84	60.00	40.91	54.84
55	50.63	67.52	46.73	62.33	42.80	57.12

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

「泰然安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Executive Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
0	7.03	7.03	6.72	6.72	6.27	6.27
1	7.20	7.20	6.87	6.87	6.41	6.41
2	7.37	7.37	7.04	7.04	6.56	6.56
3	7.54	7.54	7.20	7.20	6.70	6.70
4	7.73	7.73	7.38	7.38	6.86	6.86
5	7.93	7.93	7.55	7.55	7.01	7.01
6	8.14	8.14	7.76	7.76	7.20	7.20
7	8.37	8.37	7.98	7.98	7.39	7.39
8	8.63	8.63	8.21	8.21	7.59	7.59
9	8.86	8.86	8.43	8.43	7.81	7.81
10	9.13	9.13	8.68	8.68	8.03	8.03
11	9.43	9.43	8.96	8.96	8.27	8.27
12	9.73	9.73	9.24	9.24	8.51	8.51
13	10.05	10.05	9.52	9.52	8.77	8.77
14	10.38	10.38	9.84	9.84	9.05	9.05
15	10.73	10.73	10.16	10.16	9.33	9.33
16	11.08	11.30	10.47	10.71	9.59	9.81
17	11.38	12.47	10.77	11.72	9.85	10.62
18	11.69	13.10	11.05	12.31	10.10	11.16
19	11.99	13.76	11.33	12.94	10.37	11.72
20	12.31	14.47	11.64	13.62	10.64	12.34
21	12.72	14.97	12.01	14.07	10.98	12.74
22	13.14	15.49	12.39	14.56	11.32	13.16
23	13.61	16.03	12.84	15.04	11.68	13.60
24	14.11	16.57	13.28	15.56	12.08	14.04
25	14.60	17.15	13.74	16.08	12.46	14.50
26	15.10	17.74	14.20	16.63	12.87	14.98
27	15.64	18.35	14.70	17.19	13.31	15.46
28	16.19	18.99	15.20	17.77	13.76	15.99
29	16.77	19.63	15.73	18.36	14.22	16.53
30	17.36	20.29	16.28	18.97	14.73	17.08
31	18.00	21.06	16.88	19.70	15.25	17.71
32	18.65	21.89	17.50	20.48	15.78	18.37
33	19.34	22.76	18.17	21.29	16.35	19.05
34	20.05	23.67	18.83	22.15	16.93	19.77
35	20.80	24.60	19.55	23.04	17.55	20.53
36	21.64	25.99	20.30	24.28	18.17	21.63
37	22.51	27.44	21.06	25.59	18.83	22.79
38	23.43	28.93	21.85	26.94	19.50	23.98
39	24.38	30.50	22.66	28.35	20.21	25.25
40	25.37	32.13	23.52	29.81	20.94	26.57
41	26.29	33.51	24.36	31.09	21.69	27.71
42	27.27	34.92	25.24	32.38	22.45	28.90
43	28.26	36.43	26.15	33.76	23.25	30.17
44	29.30	37.98	27.09	35.20	24.08	31.46
45	30.39	39.61	28.07	36.70	24.95	32.84
46	31.74	41.28	29.30	38.20	26.00	34.14
47	33.10	43.01	30.52	39.76	27.07	35.49
48	34.56	44.82	31.84	41.38	28.20	36.91
49	36.09	46.70	33.23	43.06	29.39	38.38
50	37.68	48.68	34.64	44.84	30.63	39.91
51	39.37	51.43	36.18	47.37	32.02	42.23
52	41.09	54.22	37.73	49.93	33.45	44.61
53	42.82	57.05	39.28	52.54	34.86	47.03
54	44.60	59.97	40.87	55.22	36.34	49.54
55	46.42	62.96	42.50	57.97	37.85	52.10

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	40.84	40.84	37.81	37.81	33.26	33.26
1	42.19	42.19	39.02	39.02	34.28	34.28
2	43.58	43.58	40.27	40.27	35.34	35.34
3	45.04	45.04	41.59	41.59	36.44	36.44
4	46.47	46.47	42.91	42.91	37.55	37.55
5	47.92	47.92	44.21	44.21	38.66	38.66
6	49.45	49.45	45.61	45.61	39.86	39.86
7	51.17	51.17	47.16	47.16	41.17	41.17
8	52.66	52.66	48.54	48.54	42.35	42.35
9	54.13	54.13	49.91	49.91	43.56	43.56
10	55.79	55.79	51.43	51.43	44.90	44.90
11	57.33	57.33	52.85	52.85	46.14	46.14
12	58.87	58.87	54.28	54.28	47.39	47.39
13	60.39	60.39	55.69	55.69	48.65	48.65
14	61.98	61.98	57.17	57.17	49.96	49.96
15	63.57	63.57	58.66	58.66	51.28	51.28
16	65.02	67.73	60.02	62.37	52.55	54.34
17	66.26	72.10	61.19	66.32	53.64	57.64
18	67.76	76.11	62.60	69.97	54.87	60.73
19	69.35	80.33	64.08	73.81	56.16	64.01
20	71.00	84.67	65.59	77.76	57.51	67.39
21	72.90	87.70	67.34	80.42	59.03	69.51
22	74.90	90.66	69.17	83.04	60.62	71.62
23	76.99	93.52	71.07	85.58	62.26	73.69
24	79.13	96.23	73.03	88.02	63.95	75.72
25	81.30	98.81	75.03	90.35	65.66	77.66
26	83.45	101.25	77.01	92.58	67.39	79.56
27	85.61	103.60	79.02	94.73	69.14	81.43
28	87.73	105.94	80.98	96.89	70.90	83.32
29	89.95	108.35	83.05	99.12	72.72	85.26
30	92.22	110.83	85.17	101.39	74.59	87.25
31	94.50	113.53	87.39	103.93	76.63	89.54
32	96.82	116.44	89.66	106.63	78.73	91.95
33	99.19	119.50	92.01	109.48	80.88	94.47
34	101.67	122.70	94.42	112.45	83.12	97.07
35	104.23	126.05	96.93	115.55	85.42	99.80
36	106.84	129.57	99.48	118.79	87.73	102.63
37	109.74	133.50	102.28	122.37	90.24	105.69
38	112.74	137.59	105.17	126.09	92.83	108.87
39	115.86	141.87	108.19	130.00	95.51	112.18
40	119.04	146.22	111.26	133.95	98.26	115.55
41	122.23	149.97	114.30	137.56	100.95	118.62
42	125.52	153.82	117.45	141.30	103.74	121.77
43	128.91	157.81	120.67	145.13	106.61	125.03
44	132.40	161.96	124.00	149.16	109.55	128.41
45	136.06	166.28	127.48	153.33	112.61	131.90
46	139.77	170.76	131.00	157.64	115.74	135.50
47	143.53	175.40	134.61	162.10	118.94	139.18
48	147.50	180.25	138.38	166.76	122.27	143.04
49	151.51	185.27	142.22	171.59	125.67	147.00
50	155.72	190.49	146.22	176.61	129.20	151.11
51	160.44	196.61	150.62	182.19	133.09	155.77
52	165.20	202.80	155.05	187.83	137.00	160.42
53	170.00	209.05	159.51	193.50	140.90	165.03
54	174.90	215.37	164.05	199.20	144.84	169.67
55	179.84	221.81	168.60	205.02	148.81	174.40
56	184.95	228.52	173.31	211.07	152.88	179.24
57	190.21	235.44	178.14	217.27	157.05	184.22
58	195.61	242.57	183.11	223.67	161.37	189.36
59	201.12	249.89	188.17	230.24	165.76	194.64
60	206.72	257.41	193.31	236.98	170.24	200.05
61	212.40	264.96	198.52	243.61	174.77	205.23
62	218.18	272.75	203.82	250.44	179.38	210.52
63	224.04	280.74	209.17	257.44	184.04	215.92
64	230.00	289.00	214.62	264.66	188.77	221.47
65	236.08	297.54	220.16	272.09	193.58	227.16

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	39.46	39.46	35.90	35.90	30.49	30.49
1	40.59	40.59	36.95	36.95	31.43	31.43
2	41.79	41.79	38.06	38.06	32.41	32.41
3	43.02	43.02	39.19	39.19	33.42	33.42
4	44.28	44.28	40.36	40.36	34.45	34.45
5	45.61	45.61	41.59	41.59	35.54	35.54
6	46.98	46.98	42.84	42.84	36.57	36.57
7	48.39	48.39	44.10	44.10	37.62	37.62
8	49.82	49.82	45.38	45.38	38.71	38.71
9	51.28	51.28	46.69	46.69	39.81	39.81
10	52.77	52.77	48.05	48.05	40.96	40.96
11	54.40	54.40	49.52	49.52	42.22	42.22
12	56.07	56.07	51.04	51.04	43.50	43.50
13	57.78	57.78	52.59	52.59	44.83	44.83
14	59.53	59.53	54.19	54.19	46.19	46.19
15	61.34	61.34	55.83	55.83	47.58	47.58
16	63.02	66.49	57.28	60.36	48.85	51.17
17	64.59	70.74	58.74	64.19	50.17	54.37
18	66.19	74.70	60.26	67.78	51.54	57.43
19	67.85	78.84	61.82	71.56	52.97	60.65
20	69.55	83.06	63.43	75.42	54.42	63.97
21	71.39	86.00	65.02	77.99	55.71	66.02
22	73.46	88.86	66.91	80.52	57.03	68.03
23	75.54	91.63	68.79	82.99	58.65	70.02
24	77.68	94.29	70.74	85.34	60.30	71.96
25	79.80	96.87	72.69	87.67	61.97	73.87
26	82.00	99.37	74.69	89.92	63.71	75.77
27	84.27	101.72	76.77	92.06	65.52	77.59
28	86.51	104.11	78.83	94.24	67.32	79.47
29	88.75	106.52	80.91	96.44	69.15	81.37
30	91.06	109.06	83.04	98.78	71.04	83.37
31	93.17	111.47	85.11	101.17	72.84	85.51
32	95.33	113.94	87.23	103.62	74.69	87.73
33	97.52	116.50	89.38	106.17	76.59	90.03
34	99.77	119.10	91.58	108.76	78.54	92.37
35	102.09	121.78	93.86	111.43	80.55	94.80
36	104.59	124.72	96.33	114.29	82.72	97.25
37	107.20	127.70	98.89	117.20	84.96	99.76
38	109.81	130.87	101.45	120.28	87.23	102.39
39	112.45	134.06	104.06	123.39	89.55	105.06
40	115.16	137.37	106.74	126.60	91.93	107.80
41	118.16	140.84	109.58	129.87	94.44	110.68
42	121.22	144.44	112.48	133.24	97.00	113.63
43	124.40	148.14	115.48	136.72	99.66	116.67
44	127.73	151.96	118.60	140.29	102.43	119.79
45	131.13	155.88	121.82	143.96	105.27	123.01
46	134.55	159.83	125.04	147.67	108.15	126.25
47	138.01	163.92	128.32	151.50	111.07	129.59
48	141.56	168.12	131.68	155.41	114.09	133.01
49	145.16	172.42	135.09	159.44	117.15	136.53
50	148.89	176.86	138.63	163.60	120.33	140.17
51	153.16	181.83	142.64	168.21	123.91	144.22
52	157.44	186.90	146.64	172.93	127.50	148.34
53	161.75	192.12	150.66	177.74	131.06	152.52
54	166.09	197.48	154.71	182.68	134.65	156.76
55	170.47	203.04	158.77	187.77	138.22	161.12
56	174.96	208.82	162.92	193.03	141.82	165.54
57	179.60	214.83	167.18	198.49	145.51	170.10
58	184.43	221.10	171.62	204.15	149.32	174.83
59	189.47	227.66	176.23	210.09	153.27	179.75
60	194.86	234.51	182.14	216.24	158.30	184.83
61	200.44	241.70	188.22	222.68	163.39	190.11
62	206.25	249.22	194.57	229.39	168.68	195.57
63	212.24	257.09	201.17	236.37	174.12	201.24
64	218.48	265.31	208.01	243.66	179.75	207.12
65	224.94	273.88	215.13	251.24	185.57	213.20

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	20.79	20.79	19.15	19.15	16.68	16.68
1	21.44	21.44	19.74	19.74	17.19	17.19
2	22.10	22.10	20.34	20.34	17.70	17.70
3	22.80	22.80	20.98	20.98	18.25	18.25
4	23.50	23.50	21.62	21.62	18.80	18.80
5	24.23	24.23	22.28	22.28	19.37	19.37
6	24.99	24.99	22.99	22.99	19.97	19.97
7	25.78	25.78	23.71	23.71	20.61	20.61
8	26.56	26.56	24.42	24.42	21.23	21.23
9	27.37	27.37	25.18	25.18	21.88	21.88
10	28.18	28.18	25.92	25.92	22.54	22.54
11	29.01	29.01	26.69	26.69	23.22	23.22
12	29.82	29.82	27.45	27.45	23.88	23.88
13	30.66	30.66	28.23	28.23	24.58	24.58
14	31.50	31.50	29.02	29.02	25.29	25.29
15	32.38	32.38	29.83	29.83	26.03	26.03
16	33.16	34.20	30.56	31.51	26.68	27.47
17	33.85	36.61	31.22	33.66	27.29	29.24
18	34.68	38.88	31.99	35.70	27.97	30.95
19	35.57	41.30	32.81	37.90	28.68	32.79
20	36.49	43.82	33.66	40.17	29.43	34.71
21	37.57	45.55	34.66	41.71	30.30	35.93
22	38.72	47.25	35.72	43.21	31.22	37.18
23	39.91	48.94	36.81	44.73	32.16	38.41
24	41.15	50.52	37.95	46.15	33.15	39.61
25	42.43	52.06	39.13	47.55	34.17	40.79
26	43.71	53.52	40.31	48.89	35.19	41.94
27	45.03	54.94	41.52	50.21	36.26	43.09
28	46.37	56.36	42.76	51.52	37.33	44.25
29	47.74	57.79	44.02	52.84	38.44	45.42
30	49.10	59.24	45.28	54.19	39.57	46.64
31	50.41	60.76	46.55	55.64	40.70	47.91
32	51.74	62.32	47.85	57.14	41.85	49.24
33	53.11	63.96	49.16	58.72	43.05	50.62
34	54.52	65.64	50.53	60.32	44.28	52.04
35	55.98	67.40	51.94	62.01	45.55	53.52
36	57.48	69.24	53.40	63.77	46.85	55.05
37	59.14	71.29	54.88	65.58	48.20	56.64
38	60.85	73.44	56.41	67.47	49.58	58.28
39	62.64	75.68	58.02	69.44	51.01	59.99
40	64.50	77.98	59.66	71.45	52.49	61.73
41	66.27	80.18	61.32	73.47	53.97	63.50
42	68.12	82.45	63.03	75.54	55.52	65.31
43	70.03	84.79	64.80	77.68	57.10	67.18
44	71.96	87.26	66.60	79.93	58.73	69.14
45	74.00	89.80	68.50	82.25	60.42	71.15
46	76.09	92.47	70.45	84.69	62.18	73.25
47	78.23	95.20	72.43	87.16	63.98	75.42
48	80.45	98.06	74.50	89.77	65.84	77.65
49	82.71	101.04	76.61	92.47	67.75	79.98
50	85.09	104.14	78.82	95.27	69.75	82.38
51	87.67	107.52	81.20	98.32	71.86	84.99
52	90.28	110.92	83.60	101.36	74.00	87.55
53	92.89	114.36	85.99	104.42	76.10	90.13
54	95.54	117.92	88.40	107.59	78.22	92.78
55	98.22	121.60	90.85	110.85	80.36	95.51
56	101.00	125.40	93.37	114.22	82.57	98.32
57	103.82	129.30	95.93	117.66	84.81	101.20
58	106.75	133.30	98.58	121.21	87.13	104.15
59	109.75	137.37	101.31	124.80	89.52	107.15
60	112.82	141.56	104.09	128.50	91.96	110.22
61	115.96	145.79	106.93	132.16	94.43	113.14
62	119.19	150.18	109.85	135.95	96.95	116.14
63	122.50	154.71	112.82	139.85	99.53	119.22
64	125.89	159.43	115.86	143.89	102.14	122.40
65	129.37	164.32	118.99	148.08	104.83	125.67

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	20.16	20.16	18.31	18.31	15.55	15.55
1	20.75	20.75	18.85	18.85	16.01	16.01
2	21.36	21.36	19.41	19.41	16.49	16.49
3	22.00	22.00	19.99	19.99	16.99	16.99
4	22.67	22.67	20.60	20.60	17.51	17.51
5	23.36	23.36	21.23	21.23	18.03	18.03
6	24.09	24.09	21.89	21.89	18.59	18.59
7	24.81	24.81	22.55	22.55	19.14	19.14
8	25.57	25.57	23.22	23.22	19.72	19.72
9	26.32	26.32	23.90	23.90	20.28	20.28
10	27.09	27.09	24.61	24.61	20.87	20.87
11	27.93	27.93	25.37	25.37	21.54	21.54
12	28.81	28.81	26.17	26.17	22.23	22.23
13	29.70	29.70	26.99	26.99	22.93	22.93
14	30.62	30.62	27.83	27.83	23.66	23.66
15	31.54	31.54	28.68	28.68	24.40	24.40
16	32.42	33.43	29.47	30.40	25.07	25.84
17	33.24	35.83	30.23	32.52	25.72	27.56
18	34.09	38.14	31.01	34.58	26.39	29.26
19	34.95	40.59	31.80	36.79	27.09	31.07
20	35.82	43.14	32.60	39.06	27.77	32.96
21	36.87	44.90	33.56	40.61	28.60	34.18
22	37.98	46.59	34.58	42.10	29.47	35.37
23	39.13	48.21	35.62	43.54	30.36	36.55
24	40.29	49.74	36.68	44.92	31.28	37.68
25	41.47	51.18	37.77	46.23	32.20	38.79
26	42.72	52.60	38.90	47.51	33.18	39.89
27	44.03	53.97	40.09	48.77	34.19	40.98
28	45.36	55.34	41.32	50.04	35.23	42.08
29	46.71	56.72	42.54	51.31	36.30	43.19
30	48.06	58.13	43.78	52.62	37.37	44.35
31	49.43	59.59	45.10	54.02	38.51	45.57
32	50.82	61.13	46.42	55.51	39.64	46.85
33	52.24	62.73	47.79	57.05	40.83	48.19
34	53.66	64.39	49.16	58.66	42.03	49.57
35	55.11	66.11	50.59	60.32	43.27	51.00
36	56.67	67.99	51.97	61.97	44.49	52.43
37	58.27	69.91	53.39	63.65	45.75	53.88
38	59.92	71.89	54.84	65.37	47.04	55.36
39	61.58	73.89	56.32	67.12	48.35	56.89
40	63.29	75.91	57.82	68.87	49.70	58.44
41	64.96	77.81	59.36	70.64	51.07	60.00
42	66.66	79.74	60.94	72.41	52.50	61.59
43	68.38	81.72	62.55	74.24	53.95	63.21
44	70.20	83.74	64.24	76.12	55.47	64.90
45	72.04	85.82	65.95	78.04	57.01	66.62
46	73.91	87.93	67.68	79.98	58.57	68.36
47	75.80	90.12	69.44	82.00	60.15	70.15
48	77.76	92.40	71.25	84.10	61.78	72.00
49	79.74	94.75	73.10	86.26	63.45	73.92
50	81.82	97.17	75.03	88.49	65.18	75.89
51	84.14	99.92	77.16	91.00	67.05	78.06
52	86.47	102.69	79.29	93.51	68.93	80.21
53	88.81	105.46	81.43	96.02	70.79	82.36
54	91.20	108.29	83.61	98.55	72.66	84.50
55	93.66	111.24	85.84	101.18	74.58	86.70
56	96.18	114.26	88.13	103.89	76.56	88.96
57	98.80	117.43	90.50	106.70	78.59	91.31
58	101.52	120.75	92.95	109.65	80.67	93.74
59	104.37	124.22	95.50	112.73	82.82	96.27
60	107.38	127.85	98.20	115.93	85.07	98.89
61	110.53	131.69	100.99	119.32	87.40	101.66
62	113.85	135.73	103.94	122.87	89.83	104.52
63	117.32	139.95	107.00	126.56	92.33	107.50
64	120.94	144.37	110.19	130.43	94.92	110.58
65	124.70	148.97	113.48	134.43	97.57	113.77

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	15.86	15.86	14.62	14.62	12.77	12.77
1	16.24	16.24	14.96	14.96	13.07	13.07
2	16.65	16.65	15.34	15.34	13.39	13.39
3	17.08	17.08	15.73	15.73	13.71	13.71
4	17.51	17.51	16.12	16.12	14.05	14.05
5	17.96	17.96	16.54	16.54	14.40	14.40
6	18.43	18.43	16.96	16.96	14.76	14.76
7	18.90	18.90	17.40	17.40	15.13	15.13
8	19.40	19.40	17.85	17.85	15.53	15.53
9	19.90	19.90	18.31	18.31	15.92	15.92
10	20.39	20.39	18.76	18.76	16.32	16.32
11	20.92	20.92	19.25	19.25	16.75	16.75
12	21.44	21.44	19.73	19.73	17.18	17.18
13	21.99	21.99	20.24	20.24	17.62	17.62
14	22.51	22.51	20.73	20.73	18.05	18.05
15	23.09	23.09	21.26	21.26	18.53	18.53
16	23.63	24.63	21.76	22.64	18.96	19.65
17	24.18	26.42	22.27	24.21	19.39	20.91
18	24.77	27.89	22.80	25.54	19.86	22.04
19	25.38	29.45	23.35	26.95	20.33	23.21
20	26.01	31.08	23.94	28.43	20.83	24.45
21	26.81	32.35	24.67	29.54	21.45	25.34
22	27.62	33.60	25.41	30.66	22.09	26.24
23	28.47	34.82	26.19	31.74	22.75	27.13
24	29.35	36.01	26.98	32.80	23.42	28.01
25	30.27	37.14	27.82	33.83	24.14	28.85
26	31.23	38.25	28.69	34.83	24.90	29.70
27	32.20	39.33	29.58	35.82	25.65	30.56
28	33.18	40.41	30.48	36.81	26.44	31.40
29	34.15	41.50	31.38	37.80	27.22	32.27
30	35.17	42.59	32.31	38.82	28.03	33.15
31	36.18	43.72	33.27	39.89	28.88	34.09
32	37.15	44.90	34.20	41.01	29.71	35.07
33	38.16	46.12	35.19	42.18	30.58	36.09
34	39.19	47.36	36.17	43.35	31.46	37.13
35	40.26	48.68	37.21	44.61	32.38	38.21
36	41.35	50.07	38.26	45.93	33.32	39.35
37	42.56	51.62	39.33	47.30	34.27	40.53
38	43.80	53.25	40.44	48.72	35.27	41.75
39	45.12	54.97	41.59	50.21	36.29	43.03
40	46.47	56.75	42.79	51.75	37.35	44.36
41	47.85	58.51	44.07	53.35	38.49	45.73
42	49.27	60.30	45.38	54.97	39.68	47.14
43	50.77	62.21	46.77	56.71	40.92	48.63
44	52.32	64.23	48.19	58.53	42.19	50.20
45	53.96	66.38	49.70	60.46	43.53	51.86
46	55.70	68.93	51.29	62.75	44.92	53.81
47	57.58	71.69	52.99	65.23	46.40	55.92
48	59.49	74.64	54.73	67.86	47.92	58.12
49	61.54	77.70	56.59	70.60	49.53	60.43
50	63.60	80.84	58.46	73.39	51.15	62.79
51	65.79	84.71	60.44	76.89	52.92	65.85
52	67.97	88.64	62.42	80.45	54.68	68.96
53	70.18	92.61	64.42	84.03	56.47	72.10
54	72.43	96.60	66.46	87.64	58.30	75.29
55	74.69	100.62	68.50	91.27	60.14	78.49
56	77.01	104.73	70.62	94.94	62.06	81.68
57	79.41	108.87	72.81	98.65	64.07	84.93
58	81.97	113.02	75.14	102.36	66.18	88.19
59	84.70	117.17	77.62	106.08	68.44	91.46
60	87.63	121.33	80.28	109.81	70.83	94.76
61	90.73	125.62	83.13	113.53	73.46	97.87
62	94.14	129.94	86.26	117.27	76.34	100.99
63	97.83	134.26	89.65	121.00	79.42	104.11
64	101.85	138.59	93.31	124.72	82.77	107.20
65	106.21	142.96	97.29	128.46	86.39	110.30

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	15.67	15.67	14.30	14.30	12.26	12.26
1	16.04	16.04	14.63	14.63	12.53	12.53
2	16.42	16.42	14.98	14.98	12.82	12.82
3	16.80	16.80	15.32	15.32	13.11	13.11
4	17.20	17.20	15.68	15.68	13.41	13.41
5	17.62	17.62	16.05	16.05	13.72	13.72
6	18.06	18.06	16.45	16.45	14.04	14.04
7	18.48	18.48	16.84	16.84	14.38	14.38
8	18.94	18.94	17.25	17.25	14.72	14.72
9	19.41	19.41	17.67	17.67	15.08	15.08
10	19.88	19.88	18.10	18.10	15.43	15.43
11	20.39	20.39	18.56	18.56	15.83	15.83
12	20.92	20.92	19.05	19.05	16.24	16.24
13	21.44	21.44	19.52	19.52	16.64	16.64
14	21.99	21.99	20.02	20.02	17.06	17.06
15	22.57	22.57	20.55	20.55	17.51	17.51
16	23.16	24.08	21.08	21.87	17.96	18.57
17	23.72	25.75	21.59	23.35	18.40	19.74
18	24.31	27.22	22.13	24.66	18.86	20.81
19	24.92	28.76	22.69	26.03	19.34	21.93
20	25.54	30.36	23.25	27.47	19.83	23.11
21	26.29	31.66	23.93	28.59	20.39	23.99
22	27.09	32.92	24.65	29.70	20.99	24.87
23	27.94	34.16	25.41	30.79	21.61	25.74
24	28.79	35.34	26.17	31.85	22.24	26.59
25	29.68	36.47	26.97	32.85	22.90	27.43
26	30.61	37.55	27.81	33.82	23.59	28.24
27	31.55	38.60	28.66	34.78	24.30	29.05
28	32.51	39.67	29.51	35.74	25.03	29.87
29	33.49	40.71	30.39	36.70	25.76	30.70
30	34.47	41.80	31.28	37.69	26.51	31.54
31	35.46	42.89	32.23	38.73	27.32	32.44
32	36.47	44.01	33.19	39.82	28.13	33.37
33	37.44	45.18	34.13	40.95	28.95	34.34
34	38.46	46.41	35.10	42.12	29.79	35.34
35	39.49	47.68	36.11	43.34	30.66	36.38
36	40.67	49.10	37.15	44.59	31.57	37.45
37	41.88	50.54	38.21	45.84	32.50	38.51
38	43.10	52.05	39.29	47.13	33.46	39.63
39	44.41	53.59	40.43	48.48	34.45	40.78
40	45.71	55.21	41.57	49.86	35.47	41.96
41	46.96	56.69	42.71	51.21	36.47	43.16
42	48.21	58.22	43.87	52.60	37.50	44.37
43	49.52	59.78	45.08	54.02	38.58	45.62
44	50.86	61.43	46.32	55.52	39.70	46.93
45	52.26	63.11	47.60	57.05	40.84	48.26
46	53.73	65.35	48.94	59.11	42.02	50.11
47	55.30	67.77	50.38	61.33	43.27	52.07
48	56.97	70.36	51.90	63.70	44.60	54.13
49	58.73	73.09	53.48	66.19	45.98	56.31
50	60.54	75.95	55.12	68.80	47.40	58.59
51	62.54	79.01	56.93	71.57	48.96	61.03
52	64.54	82.12	58.74	74.40	50.52	63.51
53	66.56	85.26	60.56	77.24	52.13	66.01
54	68.60	88.47	62.40	80.16	53.73	68.56
55	70.68	91.72	64.26	83.11	55.38	71.15
56	72.80	95.06	66.18	86.10	57.08	73.72
57	74.99	98.52	68.15	89.19	58.80	76.37
58	77.26	102.13	70.18	92.40	60.55	79.13
59	79.71	105.91	72.36	95.76	62.41	81.96
60	82.31	109.88	74.65	99.26	64.37	84.92
61	85.12	114.12	77.15	103.05	66.51	88.18
62	88.18	118.77	79.86	107.20	68.80	91.72
63	91.50	123.89	82.78	111.76	71.29	95.61
64	95.09	129.48	85.95	116.73	73.96	99.83
65	98.93	135.53	89.33	122.10	76.81	104.38

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	13.98	13.98	12.90	12.90	11.29	11.29
1	14.33	14.33	13.23	13.23	11.56	11.56
2	14.66	14.66	13.52	13.52	11.82	11.82
3	15.01	15.01	13.85	13.85	12.10	12.10
4	15.40	15.40	14.21	14.21	12.40	12.40
5	15.77	15.77	14.54	14.54	12.69	12.69
6	16.18	16.18	14.91	14.91	13.01	13.01
7	16.61	16.61	15.31	15.31	13.36	13.36
8	17.05	17.05	15.70	15.70	13.69	13.69
9	17.48	17.48	16.10	16.10	14.03	14.03
10	17.90	17.90	16.49	16.49	14.36	14.36
11	18.37	18.37	16.92	16.92	14.73	14.73
12	18.85	18.85	17.36	17.36	15.13	15.13
13	19.34	19.34	17.81	17.81	15.51	15.51
14	19.83	19.83	18.26	18.26	15.91	15.91
15	20.33	20.33	18.72	18.72	16.32	16.32
16	20.82	21.41	19.17	19.70	16.70	17.15
17	21.30	23.35	19.61	21.37	17.08	18.41
18	21.82	24.68	20.09	22.56	17.49	19.39
19	22.36	26.11	20.58	23.84	17.90	20.44
20	22.91	27.58	21.08	25.15	18.33	21.52
21	23.57	28.69	21.68	26.14	18.85	22.29
22	24.28	29.79	22.32	27.10	19.39	23.08
23	25.01	30.88	22.99	28.07	19.95	23.87
24	25.76	31.90	23.67	28.99	20.51	24.62
25	26.56	32.88	24.38	29.87	21.13	25.36
26	27.39	33.81	25.13	30.72	21.77	26.10
27	28.25	34.75	25.93	31.58	22.43	26.83
28	29.11	35.65	26.71	32.41	23.09	27.56
29	29.99	36.59	27.51	33.28	23.78	28.31
30	30.88	37.53	28.32	34.14	24.49	29.07
31	31.77	38.57	29.18	35.13	25.23	29.92
32	32.69	39.66	30.04	36.17	26.00	30.82
33	33.62	40.82	30.92	37.24	26.78	31.75
34	34.56	41.98	31.83	38.35	27.58	32.70
35	35.54	43.21	32.77	39.51	28.41	33.70
36	36.55	44.57	33.74	40.79	29.27	34.80
37	37.66	46.08	34.73	42.10	30.14	35.93
38	38.87	47.64	35.79	43.48	31.07	37.07
39	40.13	49.27	36.89	44.88	32.05	38.29
40	41.47	51.03	38.07	46.38	33.07	39.56
41	42.77	52.72	39.26	47.90	34.12	40.86
42	44.12	54.47	40.50	49.47	35.22	42.21
43	45.52	56.28	41.78	51.10	36.37	43.59
44	46.98	58.21	43.12	52.83	37.55	45.06
45	48.49	60.33	44.50	54.72	38.78	46.66
46	50.21	63.06	46.06	57.19	40.13	48.78
47	51.95	65.97	47.62	59.81	41.51	51.03
48	53.73	69.04	49.24	62.57	42.92	53.41
49	55.54	72.18	50.90	65.40	44.38	55.85
50	57.38	75.47	52.56	68.37	45.86	58.42
51	59.40	79.22	54.40	71.76	47.53	61.44
52	61.45	83.03	56.25	75.19	49.23	64.50
53	63.56	86.90	58.16	78.68	50.97	67.63
54	65.71	90.78	60.10	82.18	52.75	70.78
55	67.89	94.69	62.06	85.71	54.56	73.98
56	70.59	98.60	64.58	89.21	56.99	77.12
57	73.39	102.53	67.20	92.73	59.51	80.27
58	76.30	106.45	69.93	96.24	62.12	83.46
59	79.35	110.36	72.78	99.74	64.86	86.64
60	82.51	114.26	75.73	103.23	67.71	89.87
61	85.65	118.02	78.57	106.39	70.33	92.51
62	88.82	121.75	81.42	109.50	72.95	95.13

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	13.87	13.87	12.68	12.68	10.90	10.90
1	14.18	14.18	12.96	12.96	11.15	11.15
2	14.51	14.51	13.26	13.26	11.40	11.40
3	14.86	14.86	13.57	13.57	11.65	11.65
4	15.22	15.22	13.90	13.90	11.93	11.93
5	15.58	15.58	14.23	14.23	12.20	12.20
6	15.95	15.95	14.55	14.55	12.47	12.47
7	16.33	16.33	14.90	14.90	12.77	12.77
8	16.74	16.74	15.28	15.28	13.08	13.08
9	17.12	17.12	15.61	15.61	13.37	13.37
10	17.51	17.51	15.97	15.97	13.67	13.67
11	17.95	17.95	16.37	16.37	14.00	14.00
12	18.40	18.40	16.78	16.78	14.37	14.37
13	18.85	18.85	17.19	17.19	14.71	14.71
14	19.33	19.33	17.63	17.63	15.09	15.09
15	19.82	19.82	18.07	18.07	15.46	15.46
16	20.31	20.86	18.51	19.01	15.84	16.23
17	20.81	22.76	18.97	20.63	16.22	17.44
18	21.34	24.10	19.45	21.82	16.62	18.40
19	21.89	25.51	19.95	23.06	17.02	19.39
20	22.46	26.98	20.46	24.36	17.44	20.44
21	23.17	28.10	21.08	25.33	17.97	21.19
22	23.89	29.21	21.73	26.30	18.49	21.94
23	24.62	30.29	22.39	27.26	19.03	22.70
24	25.39	31.34	23.07	28.18	19.60	23.44
25	26.19	32.31	23.78	29.05	20.18	24.14
26	27.01	33.27	24.53	29.90	20.79	24.85
27	27.86	34.23	25.29	30.76	21.42	25.58
28	28.74	35.17	26.07	31.62	22.07	26.31
29	29.62	36.12	26.86	32.49	22.72	27.04
30	30.52	37.10	27.67	33.37	23.40	27.79
31	31.43	38.13	28.53	34.35	24.12	28.63
32	32.34	39.24	29.40	35.40	24.85	29.51
33	33.27	40.37	30.27	36.47	25.61	30.42
34	34.21	41.53	31.19	37.59	26.38	31.35
35	35.17	42.53	32.10	38.58	27.15	32.22
36	36.20	43.85	33.00	39.71	27.93	33.18
37	37.28	45.19	33.94	40.87	28.75	34.16
38	38.42	46.61	34.92	42.10	29.61	35.20
39	39.59	48.08	35.95	43.33	30.48	36.26
40	40.80	49.59	36.99	44.63	31.39	37.36
41	41.91	50.98	38.01	45.90	32.29	38.47
42	43.07	52.42	39.07	47.20	33.24	39.60
43	44.28	53.91	40.17	48.54	34.21	40.77
44	45.52	55.42	41.31	49.90	35.22	41.96
45	46.82	57.11	42.49	51.42	36.27	43.25
46	48.27	59.54	43.81	53.66	37.41	45.25
47	49.76	62.11	45.15	56.01	38.58	47.35
48	51.28	64.77	46.53	58.44	39.77	49.50
49	52.83	67.52	47.93	60.98	41.00	51.78
50	54.29	70.40	49.27	63.63	42.20	54.15
51	56.09	73.82	50.89	66.75	43.63	56.96
52	57.93	77.28	52.55	69.91	45.12	59.81
53	59.82	80.74	54.24	73.09	46.62	62.67
54	61.75	84.26	55.98	76.31	48.18	65.58
55	63.78	87.78	57.78	79.54	49.77	68.50
56	66.05	91.31	59.85	82.72	51.64	71.32
57	68.42	94.84	61.99	85.89	53.58	74.12
58	70.91	98.38	64.23	89.05	55.60	76.91
59	73.50	101.97	66.56	92.26	57.71	79.74
60	76.25	105.56	69.03	95.46	59.91	82.53
61	79.64	109.27	72.13	98.70	62.74	85.32
62	83.07	112.97	75.26	101.83	65.59	87.87

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	10.51	10.51	9.67	9.67	8.45	8.45
1	10.76	10.76	9.90	9.90	8.60	8.60
2	11.04	11.04	10.15	10.15	8.82	8.82
3	11.33	11.33	10.42	10.42	9.05	9.05
4	11.64	11.64	10.69	10.69	9.28	9.28
5	11.95	11.95	10.99	10.99	9.53	9.53
6	12.32	12.32	11.31	11.31	9.80	9.80
7	12.69	12.69	11.64	11.64	10.09	10.09
8	13.06	13.06	11.98	11.98	10.37	10.37
9	13.48	13.48	12.37	12.37	10.69	10.69
10	13.86	13.86	12.70	12.70	10.98	10.98
11	14.28	14.28	13.08	13.08	11.30	11.30
12	14.72	14.72	13.49	13.49	11.63	11.63
13	15.16	15.16	13.88	13.88	11.98	11.98
14	15.61	15.61	14.30	14.30	12.32	12.32
15	16.07	16.07	14.71	14.71	12.67	12.67
16	16.51	17.25	15.11	15.75	13.02	13.51
17	16.92	18.81	15.48	17.11	13.33	14.55
18	17.32	19.91	15.85	18.09	13.65	15.36
19	17.77	21.09	16.27	19.15	14.01	16.25
20	18.22	22.29	16.68	20.24	14.35	17.14
21	18.78	23.25	17.18	21.07	14.79	17.80
22	19.40	24.17	17.75	21.89	15.26	18.45
23	20.06	25.09	18.33	22.69	15.74	19.10
24	20.73	25.96	18.94	23.46	16.25	19.72
25	21.45	26.79	19.59	24.21	16.78	20.34
26	22.19	27.62	20.24	24.96	17.33	20.97
27	22.94	28.46	20.93	25.72	17.91	21.60
28	23.69	29.28	21.61	26.46	18.48	22.24
29	24.42	30.10	22.27	27.22	19.04	22.89
30	25.19	30.96	22.97	28.01	19.64	23.57
31	25.98	31.87	23.72	28.86	20.29	24.31
32	26.76	32.83	24.43	29.76	20.91	25.08
33	27.59	33.81	25.22	30.68	21.60	25.86
34	28.42	34.87	26.00	31.66	22.29	26.70
35	29.28	35.98	26.83	32.70	23.01	27.59
36	30.20	37.48	27.70	34.11	23.76	28.82
37	31.23	39.18	28.61	35.61	24.54	30.11
38	32.31	41.00	29.54	37.19	25.36	31.47
39	33.43	42.93	30.51	38.90	26.20	32.93
40	34.57	45.00	31.50	40.69	27.07	34.45
41	35.78	47.35	32.59	42.83	28.04	36.34
42	36.99	49.83	33.70	45.09	29.03	38.33
43	38.27	52.45	34.85	47.48	30.05	40.45
44	39.62	55.19	36.08	49.97	31.14	42.66
45	41.01	58.08	37.33	52.61	32.26	44.99
46	42.61	60.71	38.78	54.96	33.51	47.02
47	44.30	63.46	40.30	57.41	34.83	49.15
48	46.04	66.35	41.87	59.99	36.20	51.37
49	47.88	69.34	43.53	62.65	37.63	53.71
50	49.79	72.42	45.23	65.42	39.12	56.10
51	51.90	75.37	47.15	68.03	41.00	58.57
52	54.03	78.35	49.08	70.67	42.90	61.07
53	56.19	81.40	51.03	73.36	44.86	63.63
54	58.42	84.48	53.05	76.09	46.89	66.25
55	60.69	87.66	55.10	78.89	48.98	68.97

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

「多重安心保」港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Multiple Care Pro (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
0	10.37	10.37	9.45	9.45	8.06	8.06
1	10.62	10.62	9.68	9.68	8.25	8.25
2	10.85	10.85	9.88	9.88	8.43	8.43
3	11.12	11.12	10.12	10.12	8.63	8.63
4	11.41	11.41	10.38	10.38	8.84	8.84
5	11.67	11.67	10.61	10.61	9.03	9.03
6	12.00	12.00	10.91	10.91	9.28	9.28
7	12.34	12.34	11.21	11.21	9.52	9.52
8	12.69	12.69	11.53	11.53	9.79	9.79
9	13.05	13.05	11.86	11.86	10.05	10.05
10	13.43	13.43	12.19	12.19	10.34	10.34
11	13.84	13.84	12.56	12.56	10.64	10.64
12	14.26	14.26	12.94	12.94	10.95	10.95
13	14.67	14.67	13.30	13.30	11.26	11.26
14	15.13	15.13	13.72	13.72	11.60	11.60
15	15.61	15.61	14.15	14.15	11.95	11.95
16	16.07	16.80	14.55	15.18	12.29	12.77
17	16.48	18.39	14.93	16.55	12.60	13.78
18	16.90	19.45	15.30	17.49	12.91	14.55
19	17.35	20.58	15.71	18.50	13.26	15.37
20	17.80	21.75	16.12	19.54	13.59	16.22
21	18.39	22.71	16.64	20.37	14.03	16.86
22	19.00	23.63	17.19	21.17	14.47	17.49
23	19.65	24.54	17.76	21.96	14.94	18.11
24	20.35	25.43	18.39	22.75	15.44	18.73
25	21.04	26.30	19.00	23.52	15.94	19.36
26	21.78	27.15	19.65	24.28	16.46	19.98
27	22.55	27.97	20.34	25.02	17.02	20.58
28	23.31	28.80	21.01	25.75	17.59	21.22
29	24.09	29.63	21.71	26.51	18.19	21.86
30	24.90	30.47	22.43	27.26	18.81	22.53
31	25.73	31.40	23.20	28.13	19.44	23.27
32	26.54	32.41	23.97	29.06	20.08	24.04
33	27.39	33.43	24.76	30.04	20.73	24.82
34	28.23	34.53	25.56	31.06	21.40	25.67
35	29.10	35.67	26.39	32.14	22.10	26.54
36	30.03	37.29	27.21	33.57	22.79	27.78
37	30.98	38.98	28.01	35.05	23.48	29.07
38	31.99	40.73	28.86	36.61	24.21	30.42
39	33.00	42.57	29.74	38.24	24.97	31.83
40	34.07	44.48	30.65	39.91	25.73	33.32
41	35.04	46.12	31.54	41.40	26.52	34.62
42	36.08	47.80	32.48	42.92	27.35	35.99
43	37.13	49.56	33.43	44.51	28.20	37.42
44	38.26	51.38	34.46	46.17	29.10	38.88
45	39.42	53.26	35.50	47.88	30.01	40.43
46	40.87	55.18	36.81	49.59	31.13	41.88
47	42.36	57.14	38.15	51.34	32.29	43.39
48	43.94	59.20	39.57	53.17	33.52	44.97
49	45.61	61.35	41.07	55.10	34.80	46.62
50	47.34	63.63	42.62	57.11	36.14	48.33
51	49.19	66.75	44.28	59.95	37.67	50.94
52	51.06	69.92	45.96	62.84	39.21	53.58
53	52.95	73.17	47.65	65.80	40.76	56.29
54	54.89	76.57	49.39	68.88	42.37	59.11
55	56.86	80.05	51.15	72.04	44.00	62.02

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
16	0.07	0.07	0.06	0.07	0.06	0.06
17	0.07	0.07	0.07	0.07	0.06	0.06
18	0.07	0.08	0.07	0.07	0.06	0.07
19	0.07	0.08	0.07	0.08	0.06	0.07
20	0.07	0.08	0.07	0.08	0.07	0.08
21	0.08	0.09	0.07	0.08	0.07	0.08
22	0.08	0.09	0.07	0.08	0.07	0.08
23	0.08	0.09	0.08	0.09	0.07	0.08
24	0.08	0.09	0.08	0.09	0.07	0.08
25	0.08	0.10	0.08	0.09	0.08	0.09
26	0.09	0.10	0.08	0.09	0.08	0.09
27	0.09	0.10	0.09	0.10	0.08	0.09
28	0.09	0.11	0.09	0.10	0.08	0.09
29	0.10	0.11	0.09	0.11	0.09	0.10
30	0.10	0.12	0.10	0.11	0.09	0.10
31	0.11	0.12	0.10	0.12	0.10	0.11
32	0.11	0.13	0.11	0.12	0.10	0.12
33	0.12	0.14	0.12	0.13	0.11	0.12
34	0.13	0.15	0.12	0.14	0.12	0.13
35	0.14	0.16	0.13	0.15	0.13	0.14
36	0.15	0.18	0.15	0.17	0.14	0.15
37	0.17	0.20	0.16	0.19	0.15	0.17
38	0.19	0.22	0.18	0.21	0.17	0.19
39	0.22	0.25	0.21	0.24	0.20	0.22
40	0.25	0.29	0.24	0.28	0.23	0.26
41	0.30	0.34	0.29	0.33	0.26	0.30
42	0.35	0.40	0.34	0.38	0.31	0.35
43	0.42	0.48	0.40	0.46	0.37	0.42
44	0.50	0.57	0.48	0.54	0.44	0.49
45	0.59	0.67	0.56	0.64	0.52	0.58
46	0.69	0.78	0.66	0.75	0.61	0.68
47	0.80	0.91	0.77	0.87	0.71	0.79
48	0.93	1.06	0.89	1.01	0.82	0.92
49	1.08	1.22	1.04	1.17	0.96	1.06
50	1.26	1.43	1.21	1.36	1.11	1.24
51	1.54	1.74	1.48	1.66	1.36	1.50
52	1.88	2.12	1.80	2.02	1.65	1.83
53	2.28	2.57	2.19	2.45	2.01	2.21
54	2.78	3.13	2.66	2.98	2.43	2.68
55	3.38	3.81	3.23	3.62	2.95	3.25

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.07	0.06	0.06	0.06	0.06
18	0.07	0.07	0.06	0.07	0.06	0.06
19	0.07	0.08	0.06	0.07	0.06	0.07
20	0.07	0.08	0.07	0.08	0.06	0.07
21	0.07	0.08	0.07	0.08	0.06	0.07
22	0.07	0.08	0.07	0.08	0.06	0.07
23	0.08	0.09	0.07	0.08	0.07	0.08
24	0.08	0.09	0.07	0.08	0.07	0.08
25	0.08	0.09	0.08	0.09	0.07	0.08
26	0.08	0.09	0.08	0.09	0.07	0.08
27	0.09	0.10	0.08	0.09	0.07	0.08
28	0.09	0.10	0.08	0.10	0.08	0.09
29	0.09	0.11	0.09	0.10	0.08	0.09
30	0.10	0.11	0.09	0.11	0.08	0.10
31	0.10	0.12	0.10	0.11	0.09	0.10
32	0.11	0.12	0.10	0.12	0.09	0.11
33	0.12	0.13	0.11	0.12	0.10	0.11
34	0.12	0.14	0.12	0.13	0.11	0.12
35	0.13	0.15	0.13	0.14	0.12	0.13
36	0.15	0.17	0.14	0.16	0.13	0.14
37	0.16	0.18	0.15	0.18	0.14	0.16
38	0.18	0.21	0.17	0.20	0.16	0.18
39	0.21	0.24	0.20	0.22	0.18	0.20
40	0.24	0.27	0.23	0.26	0.21	0.24
41	0.28	0.32	0.27	0.31	0.24	0.28
42	0.33	0.38	0.32	0.36	0.29	0.33
43	0.39	0.45	0.37	0.43	0.34	0.39
44	0.47	0.53	0.44	0.51	0.40	0.46
45	0.55	0.63	0.53	0.60	0.48	0.54
46	0.64	0.73	0.61	0.70	0.56	0.63
47	0.75	0.85	0.72	0.81	0.65	0.74
48	0.87	0.99	0.83	0.94	0.76	0.85
49	1.01	1.15	0.97	1.10	0.88	0.99
50	1.18	1.34	1.13	1.28	1.02	1.16
51	1.44	1.64	1.37	1.56	1.25	1.41
52	1.76	1.99	1.68	1.90	1.52	1.71
53	2.14	2.43	2.04	2.31	1.85	2.08
54	2.60	2.96	2.48	2.81	2.24	2.53
55	3.17	3.61	3.01	3.42	2.73	3.08

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 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	0.07	0.06	0.06	0.06	0.06
19	0.06	0.07	0.06	0.07	0.06	0.06
20	0.07	0.07	0.06	0.07	0.06	0.07
21	0.07	0.08	0.06	0.07	0.06	0.07
22	0.07	0.08	0.07	0.08	0.06	0.07
23	0.07	0.08	0.07	0.08	0.06	0.07
24	0.07	0.09	0.07	0.08	0.07	0.08
25	0.08	0.09	0.07	0.08	0.07	0.08
26	0.08	0.09	0.08	0.09	0.07	0.08
27	0.08	0.10	0.08	0.09	0.08	0.09
28	0.09	0.10	0.08	0.10	0.08	0.09
29	0.09	0.11	0.09	0.10	0.08	0.09
30	0.10	0.11	0.09	0.11	0.09	0.10
31	0.11	0.12	0.10	0.11	0.09	0.11
32	0.11	0.13	0.11	0.12	0.10	0.11
33	0.12	0.14	0.12	0.13	0.11	0.12
34	0.13	0.15	0.13	0.15	0.12	0.14
35	0.15	0.17	0.14	0.16	0.13	0.15
36	0.17	0.19	0.16	0.18	0.15	0.17
37	0.19	0.22	0.19	0.21	0.17	0.19
38	0.22	0.25	0.21	0.24	0.20	0.22
39	0.26	0.30	0.25	0.28	0.23	0.26
40	0.31	0.35	0.29	0.33	0.27	0.30
41	0.36	0.41	0.34	0.39	0.32	0.36
42	0.43	0.48	0.40	0.46	0.37	0.42
43	0.50	0.57	0.48	0.54	0.44	0.49
44	0.59	0.67	0.56	0.63	0.52	0.58
45	0.69	0.78	0.66	0.74	0.61	0.68
46	0.81	0.92	0.77	0.87	0.71	0.79
47	0.95	1.07	0.90	1.01	0.83	0.92
48	1.11	1.25	1.05	1.18	0.97	1.08
49	1.30	1.45	1.23	1.37	1.13	1.25
50	1.52	1.70	1.44	1.60	1.32	1.46
51	1.94	2.17	1.83	2.04	1.68	1.86
52	2.43	2.71	2.30	2.55	2.10	2.32
53	3.01	3.35	2.84	3.14	2.60	2.86
54	3.69	4.09	3.47	3.83	3.17	3.48
55	4.48	4.96	4.21	4.64	3.84	4.21

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 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	0.07	0.06	0.06	0.06	0.06
20	0.06	0.07	0.06	0.07	0.06	0.06
21	0.06	0.07	0.06	0.07	0.06	0.06
22	0.07	0.08	0.06	0.07	0.06	0.07
23	0.07	0.08	0.06	0.07	0.06	0.07
24	0.07	0.08	0.07	0.08	0.06	0.07
25	0.07	0.08	0.07	0.08	0.06	0.07
26	0.08	0.09	0.07	0.08	0.07	0.08
27	0.08	0.09	0.08	0.09	0.07	0.08
28	0.08	0.10	0.08	0.09	0.07	0.08
29	0.09	0.10	0.08	0.10	0.08	0.09
30	0.09	0.11	0.09	0.10	0.08	0.09
31	0.10	0.12	0.10	0.11	0.09	0.10
32	0.11	0.12	0.10	0.12	0.09	0.11
33	0.12	0.14	0.11	0.13	0.10	0.12
34	0.13	0.15	0.12	0.14	0.11	0.13
35	0.14	0.17	0.14	0.16	0.12	0.14
36	0.16	0.19	0.15	0.18	0.14	0.16
37	0.19	0.21	0.18	0.20	0.16	0.18
38	0.21	0.25	0.20	0.23	0.18	0.21
39	0.25	0.29	0.24	0.27	0.21	0.24
40	0.29	0.34	0.28	0.32	0.25	0.29
41	0.35	0.40	0.32	0.37	0.29	0.34
42	0.41	0.47	0.38	0.44	0.35	0.39
43	0.48	0.55	0.45	0.51	0.41	0.46
44	0.56	0.64	0.53	0.60	0.48	0.54
45	0.66	0.75	0.62	0.71	0.56	0.64
46	0.77	0.88	0.73	0.82	0.66	0.74
47	0.90	1.03	0.85	0.96	0.77	0.87
48	1.06	1.20	0.99	1.12	0.90	1.01
49	1.23	1.40	1.16	1.31	1.05	1.18
50	1.44	1.63	1.35	1.53	1.22	1.38
51	1.84	2.08	1.73	1.95	1.56	1.75
52	2.31	2.61	2.17	2.44	1.96	2.20
53	2.87	3.23	2.68	3.01	2.42	2.71
54	3.51	3.95	3.28	3.68	2.96	3.31
55	4.28	4.80	3.99	4.47	3.60	4.01

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 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	0.07	0.06	0.06	0.06	0.06
19	0.06	0.07	0.06	0.07	0.06	0.06
20	0.06	0.07	0.06	0.07	0.06	0.07
21	0.07	0.08	0.06	0.07	0.06	0.07
22	0.07	0.08	0.07	0.08	0.06	0.07
23	0.07	0.08	0.07	0.08	0.06	0.07
24	0.07	0.09	0.07	0.08	0.07	0.08
25	0.08	0.09	0.07	0.09	0.07	0.08
26	0.08	0.09	0.08	0.09	0.07	0.08
27	0.09	0.10	0.08	0.09	0.08	0.09
28	0.09	0.11	0.09	0.10	0.08	0.09
29	0.10	0.11	0.09	0.11	0.09	0.10
30	0.11	0.12	0.10	0.12	0.09	0.11
31	0.12	0.13	0.11	0.13	0.10	0.12
32	0.13	0.15	0.12	0.14	0.11	0.13
33	0.14	0.16	0.14	0.16	0.13	0.14
34	0.16	0.18	0.15	0.18	0.14	0.16
35	0.18	0.21	0.18	0.20	0.16	0.18
36	0.21	0.24	0.20	0.23	0.19	0.21
37	0.25	0.28	0.23	0.26	0.22	0.24
38	0.29	0.32	0.27	0.31	0.25	0.28
39	0.33	0.38	0.32	0.36	0.29	0.33
40	0.39	0.45	0.37	0.42	0.34	0.39
41	0.46	0.53	0.44	0.50	0.40	0.45
42	0.54	0.62	0.52	0.58	0.47	0.53
43	0.64	0.73	0.61	0.69	0.56	0.63
44	0.76	0.86	0.71	0.81	0.65	0.73
45	0.89	1.01	0.84	0.95	0.77	0.86
46	1.08	1.22	1.01	1.15	0.93	1.04
47	1.28	1.46	1.21	1.37	1.10	1.24
48	1.51	1.73	1.42	1.62	1.30	1.46
49	1.77	2.02	1.66	1.89	1.51	1.71
50	2.06	2.36	1.93	2.20	1.75	1.99
51	2.47	2.85	2.31	2.66	2.10	2.40
52	2.94	3.42	2.75	3.19	2.50	2.88
53	3.49	4.09	3.26	3.81	2.96	3.44
54	4.13	4.86	3.85	4.52	3.49	4.09
55	4.87	5.75	4.54	5.36	4.11	4.84

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 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	0.07	0.06	0.06	0.06	0.06
20	0.06	0.07	0.06	0.07	0.06	0.06
21	0.06	0.07	0.06	0.07	0.06	0.06
22	0.07	0.08	0.06	0.07	0.06	0.07
23	0.07	0.08	0.07	0.07	0.06	0.07
24	0.07	0.08	0.07	0.08	0.06	0.07
25	0.07	0.09	0.07	0.08	0.06	0.07
26	0.08	0.09	0.07	0.09	0.07	0.08
27	0.08	0.10	0.08	0.09	0.07	0.08
28	0.09	0.10	0.08	0.10	0.08	0.09
29	0.09	0.11	0.09	0.10	0.08	0.09
30	0.10	0.12	0.10	0.11	0.09	0.10
31	0.11	0.13	0.11	0.12	0.10	0.11
32	0.12	0.14	0.12	0.13	0.11	0.12
33	0.14	0.16	0.13	0.15	0.12	0.14
34	0.15	0.18	0.15	0.17	0.13	0.15
35	0.18	0.20	0.17	0.19	0.15	0.17
36	0.20	0.24	0.19	0.22	0.17	0.20
37	0.24	0.27	0.22	0.26	0.20	0.23
38	0.27	0.32	0.26	0.30	0.23	0.27
39	0.32	0.37	0.30	0.35	0.27	0.31
40	0.38	0.44	0.35	0.41	0.32	0.37
41	0.45	0.51	0.42	0.48	0.38	0.43
42	0.52	0.60	0.49	0.56	0.44	0.50
43	0.62	0.71	0.58	0.66	0.52	0.59
44	0.72	0.83	0.68	0.78	0.61	0.70
45	0.85	0.98	0.79	0.91	0.72	0.81
46	1.03	1.18	0.96	1.10	0.86	0.99
47	1.22	1.42	1.14	1.32	1.02	1.19
48	1.44	1.69	1.34	1.57	1.21	1.41
49	1.68	1.99	1.57	1.85	1.41	1.66
50	1.96	2.32	1.82	2.16	1.63	1.93
51	2.35	2.80	2.19	2.61	1.96	2.33
52	2.81	3.37	2.61	3.13	2.33	2.80
53	3.34	4.02	3.10	3.73	2.77	3.34
54	3.96	4.78	3.67	4.43	3.27	3.97
55	4.67	5.66	4.33	5.25	3.86	4.70

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.07	0.06	0.06	0.06	0.06
18	0.06	0.07	0.06	0.07	0.06	0.06
19	0.06	0.07	0.06	0.07	0.06	0.06
20	0.07	0.08	0.06	0.07	0.06	0.07
21	0.07	0.08	0.07	0.07	0.06	0.07
22	0.07	0.08	0.07	0.08	0.06	0.07
23	0.07	0.09	0.07	0.08	0.07	0.08
24	0.08	0.09	0.07	0.09	0.07	0.08
25	0.08	0.09	0.08	0.09	0.07	0.08
26	0.09	0.10	0.08	0.09	0.08	0.09
27	0.09	0.11	0.09	0.10	0.08	0.09
28	0.10	0.11	0.09	0.11	0.09	0.10
29	0.11	0.12	0.10	0.12	0.10	0.11
30	0.12	0.14	0.11	0.13	0.10	0.12
31	0.13	0.15	0.12	0.14	0.12	0.13
32	0.15	0.17	0.14	0.16	0.13	0.15
33	0.17	0.19	0.16	0.18	0.15	0.17
34	0.19	0.21	0.18	0.20	0.17	0.19
35	0.22	0.25	0.21	0.23	0.19	0.22
36	0.25	0.28	0.24	0.27	0.22	0.25
37	0.29	0.33	0.28	0.31	0.25	0.29
38	0.34	0.39	0.32	0.37	0.30	0.34
39	0.40	0.46	0.38	0.43	0.35	0.39
40	0.47	0.54	0.44	0.51	0.41	0.46
41	0.55	0.63	0.52	0.60	0.48	0.54
42	0.65	0.75	0.62	0.70	0.56	0.64
43	0.79	0.89	0.74	0.84	0.68	0.76
44	0.93	1.06	0.88	0.99	0.80	0.90
45	1.10	1.24	1.03	1.16	0.94	1.05
46	1.28	1.46	1.20	1.37	1.10	1.24
47	1.49	1.71	1.40	1.60	1.27	1.44
48	1.72	1.99	1.61	1.85	1.46	1.67
49	1.97	2.29	1.84	2.13	1.67	1.92
50	2.24	2.63	2.10	2.45	1.90	2.21
51	2.65	3.13	2.47	2.92	2.24	2.63
52	3.12	3.72	2.91	3.46	2.63	3.12
53	3.66	4.39	3.41	4.09	3.09	3.69
54	4.29	5.17	3.99	4.81	3.62	4.35
55	5.01	6.07	4.66	5.64	4.22	5.11

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 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	0.07	0.06	0.06	0.06	0.06
19	0.06	0.07	0.06	0.07	0.06	0.06
20	0.06	0.07	0.06	0.07	0.06	0.06
21	0.07	0.08	0.06	0.07	0.06	0.07
22	0.07	0.08	0.06	0.07	0.06	0.07
23	0.07	0.08	0.07	0.08	0.06	0.07
24	0.07	0.09	0.07	0.08	0.06	0.07
25	0.08	0.09	0.07	0.09	0.07	0.08
26	0.08	0.10	0.08	0.09	0.07	0.08
27	0.09	0.10	0.08	0.10	0.08	0.09
28	0.10	0.11	0.09	0.10	0.08	0.09
29	0.10	0.12	0.10	0.11	0.09	0.10
30	0.11	0.13	0.11	0.12	0.10	0.11
31	0.13	0.15	0.12	0.14	0.11	0.13
32	0.14	0.17	0.13	0.16	0.12	0.14
33	0.16	0.19	0.15	0.18	0.14	0.16
34	0.18	0.21	0.17	0.20	0.16	0.18
35	0.21	0.24	0.20	0.23	0.18	0.20
36	0.24	0.28	0.23	0.26	0.21	0.24
37	0.28	0.33	0.26	0.31	0.24	0.27
38	0.33	0.38	0.31	0.36	0.28	0.32
39	0.39	0.45	0.36	0.42	0.33	0.37
40	0.46	0.53	0.43	0.49	0.38	0.44
41	0.54	0.62	0.50	0.58	0.45	0.52
42	0.63	0.73	0.59	0.68	0.53	0.61
43	0.76	0.87	0.71	0.81	0.63	0.72
44	0.90	1.03	0.84	0.96	0.75	0.86
45	1.05	1.21	0.98	1.13	0.88	1.00
46	1.23	1.43	1.14	1.33	1.02	1.19
47	1.43	1.68	1.32	1.56	1.18	1.39
48	1.64	1.95	1.52	1.81	1.36	1.62
49	1.88	2.26	1.74	2.10	1.56	1.87
50	2.14	2.60	1.98	2.42	1.77	2.16
51	2.53	3.12	2.34	2.89	2.09	2.59
52	2.98	3.72	2.76	3.45	2.46	3.09
53	3.50	4.41	3.24	4.09	2.89	3.67
54	4.11	5.21	3.79	4.83	3.38	4.34
55	4.82	6.13	4.44	5.69	3.96	5.12

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.07	0.06	0.06	0.06	0.06
18	0.06	0.07	0.06	0.07	0.06	0.06
19	0.07	0.08	0.06	0.07	0.06	0.07
20	0.07	0.08	0.07	0.08	0.06	0.07
21	0.07	0.09	0.07	0.08	0.07	0.08
22	0.08	0.09	0.07	0.09	0.07	0.08
23	0.08	0.10	0.08	0.09	0.07	0.09
24	0.09	0.10	0.09	0.10	0.08	0.09
25	0.10	0.11	0.09	0.11	0.09	0.10
26	0.11	0.12	0.10	0.12	0.09	0.11
27	0.12	0.13	0.11	0.13	0.10	0.12
28	0.13	0.15	0.12	0.14	0.11	0.13
29	0.14	0.17	0.14	0.16	0.13	0.14
30	0.16	0.19	0.15	0.18	0.14	0.16
31	0.18	0.21	0.17	0.20	0.16	0.18
32	0.21	0.24	0.20	0.23	0.18	0.21
33	0.24	0.28	0.23	0.26	0.21	0.24
34	0.28	0.32	0.26	0.30	0.24	0.27
35	0.32	0.37	0.31	0.35	0.28	0.32
36	0.38	0.44	0.36	0.41	0.33	0.38
37	0.44	0.52	0.42	0.49	0.38	0.44
38	0.52	0.61	0.49	0.57	0.45	0.52
39	0.60	0.71	0.56	0.67	0.51	0.60
40	0.69	0.82	0.65	0.77	0.59	0.70
41	0.80	0.96	0.75	0.90	0.68	0.82
42	0.91	1.12	0.86	1.05	0.78	0.95
43	1.05	1.29	0.98	1.21	0.89	1.10
44	1.19	1.49	1.11	1.39	1.01	1.27
45	1.35	1.71	1.26	1.60	1.14	1.45
46	1.54	1.94	1.43	1.81	1.29	1.65
47	1.74	2.20	1.62	2.05	1.46	1.86
48	1.97	2.49	1.83	2.32	1.64	2.10
49	2.22	2.81	2.06	2.61	1.85	2.36
50	2.49	3.16	2.31	2.93	2.07	2.65
51	2.91	3.66	2.69	3.39	2.43	3.08
52	3.39	4.23	3.13	3.92	2.83	3.56
53	3.93	4.88	3.63	4.51	3.30	4.12
54	4.55	5.61	4.20	5.19	3.84	4.74
55	5.27	6.46	4.86	5.96	4.45	5.46

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	泰然安心保 100 Executive Care Pro 100		泰然安心保 80 Executive Care Pro 80		泰然安心保 50 Executive Care Pro 50	
	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	吸煙者 Smoker
16	0.06	0.06	0.06	0.06	0.06	0.06
17	0.06	0.07	0.06	0.06	0.06	0.06
18	0.06	0.07	0.06	0.07	0.06	0.06
19	0.06	0.07	0.06	0.07	0.06	0.06
20	0.07	0.08	0.06	0.07	0.06	0.07
21	0.07	0.08	0.07	0.08	0.06	0.07
22	0.08	0.09	0.07	0.08	0.06	0.08
23	0.08	0.09	0.08	0.09	0.07	0.08
24	0.09	0.10	0.08	0.10	0.07	0.09
25	0.09	0.11	0.09	0.10	0.08	0.09
26	0.10	0.12	0.10	0.11	0.09	0.10
27	0.11	0.13	0.11	0.12	0.10	0.11
28	0.12	0.15	0.12	0.14	0.11	0.12
29	0.14	0.16	0.13	0.15	0.12	0.14
30	0.16	0.18	0.15	0.17	0.13	0.15
31	0.18	0.21	0.17	0.19	0.15	0.17
32	0.20	0.24	0.19	0.22	0.17	0.20
33	0.23	0.27	0.22	0.26	0.20	0.23
34	0.27	0.32	0.25	0.30	0.23	0.26
35	0.32	0.37	0.30	0.35	0.27	0.31
36	0.37	0.44	0.35	0.41	0.31	0.37
37	0.44	0.52	0.41	0.49	0.36	0.44
38	0.51	0.62	0.47	0.58	0.42	0.51
39	0.59	0.73	0.55	0.68	0.49	0.60
40	0.68	0.85	0.63	0.79	0.56	0.70
41	0.78	0.98	0.73	0.91	0.65	0.81
42	0.90	1.12	0.83	1.04	0.74	0.93
43	1.02	1.29	0.95	1.19	0.84	1.06
44	1.16	1.47	1.07	1.36	0.95	1.21
45	1.31	1.66	1.21	1.54	1.08	1.38
46	1.49	1.88	1.38	1.74	1.22	1.56
47	1.69	2.12	1.56	1.96	1.38	1.75
48	1.91	2.39	1.76	2.20	1.56	1.97
49	2.15	2.68	1.98	2.47	1.75	2.20
50	2.43	3.00	2.23	2.77	1.97	2.46
51	2.83	3.53	2.60	3.25	2.30	2.90
52	3.29	4.13	3.02	3.80	2.68	3.40
53	3.82	4.82	3.51	4.44	3.11	3.98
54	4.43	5.62	4.06	5.17	3.61	4.64
55	5.13	6.53	4.70	6.01	4.18	5.40

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.09	0.09	0.08	0.09	0.07	0.08
17	0.09	0.10	0.09	0.09	0.07	0.08
18	0.09	0.11	0.09	0.10	0.08	0.08
19	0.10	0.11	0.09	0.10	0.08	0.09
20	0.10	0.12	0.09	0.11	0.08	0.09
21	0.10	0.12	0.09	0.11	0.08	0.10
22	0.10	0.13	0.10	0.12	0.08	0.10
23	0.11	0.13	0.10	0.12	0.09	0.10
24	0.11	0.13	0.10	0.12	0.09	0.11
25	0.11	0.14	0.10	0.13	0.09	0.11
26	0.12	0.14	0.11	0.13	0.09	0.11
27	0.12	0.14	0.11	0.13	0.10	0.11
28	0.12	0.15	0.11	0.14	0.10	0.12
29	0.13	0.15	0.12	0.14	0.10	0.12
30	0.13	0.16	0.12	0.15	0.11	0.13
31	0.14	0.17	0.13	0.15	0.11	0.13
32	0.15	0.18	0.14	0.16	0.12	0.14
33	0.16	0.19	0.14	0.17	0.13	0.15
34	0.16	0.20	0.15	0.18	0.13	0.16
35	0.18	0.21	0.17	0.20	0.15	0.17
36	0.19	0.24	0.18	0.22	0.16	0.19
37	0.21	0.26	0.20	0.24	0.18	0.21
38	0.24	0.29	0.22	0.27	0.20	0.23
39	0.27	0.33	0.25	0.31	0.22	0.26
40	0.31	0.39	0.29	0.35	0.26	0.30
41	0.37	0.45	0.34	0.41	0.30	0.36
42	0.43	0.53	0.41	0.49	0.36	0.42
43	0.51	0.62	0.48	0.57	0.42	0.49
44	0.61	0.74	0.57	0.68	0.50	0.59
45	0.71	0.87	0.67	0.80	0.59	0.69
46	0.83	1.01	0.78	0.93	0.69	0.80
47	0.97	1.17	0.91	1.09	0.80	0.93
48	1.12	1.36	1.05	1.26	0.93	1.08
49	1.30	1.58	1.22	1.46	1.08	1.25
50	1.51	1.83	1.42	1.70	1.25	1.45
51	1.83	2.23	1.72	2.07	1.52	1.77
52	2.23	2.71	2.09	2.51	1.85	2.15
53	2.70	3.29	2.54	3.05	2.24	2.60
54	3.28	3.99	3.07	3.69	2.71	3.15
55	3.98	4.85	3.73	4.48	3.29	3.81

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 5 年繳付期
For 5-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.09	0.09	0.08	0.08	0.07	0.07
17	0.09	0.10	0.08	0.09	0.07	0.08
18	0.09	0.10	0.08	0.09	0.07	0.08
19	0.09	0.11	0.09	0.10	0.07	0.08
20	0.10	0.12	0.09	0.10	0.08	0.09
21	0.10	0.12	0.09	0.11	0.08	0.09
22	0.10	0.12	0.09	0.11	0.08	0.09
23	0.11	0.13	0.10	0.12	0.08	0.10
24	0.11	0.13	0.10	0.12	0.08	0.10
25	0.11	0.13	0.10	0.12	0.09	0.10
26	0.11	0.14	0.10	0.13	0.09	0.11
27	0.12	0.14	0.11	0.13	0.09	0.11
28	0.12	0.15	0.11	0.13	0.09	0.11
29	0.13	0.15	0.12	0.14	0.10	0.12
30	0.13	0.16	0.12	0.14	0.10	0.12
31	0.14	0.17	0.13	0.15	0.11	0.13
32	0.15	0.17	0.13	0.16	0.11	0.13
33	0.15	0.18	0.14	0.17	0.12	0.14
34	0.16	0.19	0.15	0.18	0.13	0.15
35	0.17	0.21	0.16	0.19	0.14	0.16
36	0.19	0.23	0.18	0.21	0.15	0.18
37	0.21	0.25	0.19	0.23	0.17	0.20
38	0.23	0.28	0.22	0.26	0.19	0.22
39	0.27	0.32	0.25	0.29	0.21	0.25
40	0.30	0.36	0.28	0.33	0.24	0.28
41	0.36	0.42	0.33	0.39	0.28	0.33
42	0.42	0.50	0.39	0.46	0.33	0.39
43	0.49	0.59	0.46	0.54	0.40	0.46
44	0.58	0.69	0.54	0.64	0.47	0.55
45	0.69	0.82	0.64	0.75	0.55	0.64
46	0.80	0.95	0.75	0.88	0.64	0.75
47	0.93	1.10	0.86	1.02	0.75	0.87
48	1.08	1.27	1.00	1.18	0.87	1.01
49	1.25	1.47	1.16	1.36	1.01	1.17
50	1.45	1.71	1.35	1.58	1.17	1.36
51	1.76	2.08	1.64	1.92	1.42	1.65
52	2.14	2.52	1.99	2.34	1.73	2.00
53	2.59	3.06	2.41	2.83	2.10	2.43
54	3.13	3.71	2.92	3.43	2.54	2.94
55	3.80	4.50	3.54	4.16	3.08	3.57

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.08	0.07	0.08	0.07	0.07
17	0.08	0.09	0.08	0.08	0.07	0.07
18	0.09	0.10	0.08	0.09	0.07	0.08
19	0.09	0.10	0.08	0.09	0.07	0.08
20	0.09	0.11	0.08	0.10	0.07	0.09
21	0.09	0.11	0.08	0.10	0.07	0.09
22	0.09	0.12	0.09	0.11	0.08	0.09
23	0.10	0.12	0.09	0.11	0.08	0.09
24	0.10	0.12	0.09	0.11	0.08	0.10
25	0.11	0.13	0.10	0.12	0.08	0.10
26	0.11	0.13	0.10	0.12	0.09	0.10
27	0.11	0.14	0.10	0.13	0.09	0.11
28	0.12	0.14	0.11	0.13	0.10	0.11
29	0.12	0.15	0.12	0.14	0.10	0.12
30	0.13	0.16	0.12	0.15	0.11	0.13
31	0.14	0.17	0.13	0.15	0.11	0.13
32	0.15	0.18	0.14	0.17	0.12	0.14
33	0.16	0.19	0.15	0.18	0.13	0.15
34	0.18	0.21	0.16	0.19	0.14	0.17
35	0.20	0.23	0.18	0.22	0.16	0.19
36	0.22	0.26	0.20	0.24	0.18	0.21
37	0.25	0.30	0.23	0.27	0.20	0.24
38	0.29	0.34	0.26	0.32	0.23	0.27
39	0.33	0.40	0.31	0.37	0.27	0.32
40	0.39	0.46	0.36	0.43	0.31	0.37
41	0.45	0.54	0.42	0.50	0.37	0.43
42	0.53	0.64	0.49	0.59	0.43	0.51
43	0.62	0.75	0.58	0.69	0.51	0.59
44	0.73	0.88	0.68	0.80	0.60	0.70
45	0.85	1.03	0.79	0.94	0.70	0.81
46	1.00	1.20	0.92	1.10	0.81	0.95
47	1.16	1.40	1.07	1.28	0.95	1.11
48	1.35	1.62	1.25	1.49	1.11	1.29
49	1.57	1.89	1.45	1.73	1.29	1.50
50	1.83	2.21	1.70	2.02	1.50	1.74
51	2.33	2.81	2.16	2.57	1.91	2.22
52	2.91	3.50	2.70	3.20	2.39	2.77
53	3.59	4.32	3.32	3.94	2.94	3.40
54	4.38	5.26	4.05	4.80	3.59	4.14
55	5.30	6.37	4.90	5.81	4.34	5.00

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.08	0.07	0.07	0.06	0.06
17	0.08	0.09	0.07	0.08	0.06	0.07
18	0.08	0.09	0.08	0.08	0.06	0.07
19	0.09	0.10	0.08	0.09	0.07	0.08
20	0.09	0.11	0.08	0.10	0.07	0.08
21	0.09	0.11	0.08	0.10	0.07	0.08
22	0.09	0.11	0.08	0.10	0.07	0.09
23	0.10	0.12	0.09	0.11	0.07	0.09
24	0.10	0.12	0.09	0.11	0.08	0.09
25	0.10	0.13	0.09	0.11	0.08	0.10
26	0.11	0.13	0.10	0.12	0.08	0.10
27	0.11	0.14	0.10	0.12	0.09	0.10
28	0.12	0.14	0.11	0.13	0.09	0.11
29	0.12	0.15	0.11	0.13	0.09	0.11
30	0.13	0.16	0.12	0.14	0.10	0.12
31	0.14	0.17	0.13	0.15	0.11	0.13
32	0.15	0.18	0.14	0.16	0.12	0.14
33	0.16	0.19	0.15	0.17	0.12	0.15
34	0.17	0.21	0.16	0.19	0.14	0.16
35	0.19	0.23	0.18	0.21	0.15	0.18
36	0.22	0.26	0.20	0.24	0.17	0.20
37	0.25	0.29	0.22	0.27	0.19	0.23
38	0.28	0.34	0.26	0.31	0.22	0.26
39	0.33	0.39	0.30	0.35	0.26	0.30
40	0.38	0.45	0.35	0.41	0.30	0.35
41	0.45	0.53	0.41	0.48	0.35	0.41
42	0.52	0.62	0.48	0.56	0.41	0.48
43	0.61	0.73	0.56	0.66	0.48	0.56
44	0.72	0.85	0.65	0.77	0.57	0.66
45	0.84	0.99	0.77	0.90	0.66	0.77
46	0.97	1.15	0.89	1.05	0.77	0.89
47	1.13	1.34	1.04	1.22	0.90	1.04
48	1.32	1.55	1.21	1.41	1.05	1.21
49	1.53	1.80	1.40	1.64	1.22	1.41
50	1.78	2.10	1.63	1.91	1.42	1.64
51	2.27	2.67	2.08	2.43	1.81	2.08
52	2.83	3.33	2.60	3.04	2.26	2.60
53	3.50	4.10	3.21	3.74	2.79	3.20
54	4.26	5.00	3.91	4.55	3.40	3.90
55	5.16	6.04	4.73	5.50	4.11	4.71

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pav

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.08	0.07	0.08	0.06	0.07
17	0.08	0.09	0.08	0.08	0.07	0.07
18	0.08	0.10	0.08	0.09	0.07	0.08
19	0.09	0.10	0.08	0.09	0.07	0.08
20	0.09	0.11	0.08	0.10	0.07	0.08
21	0.09	0.11	0.09	0.10	0.07	0.09
22	0.10	0.12	0.09	0.11	0.08	0.09
23	0.10	0.12	0.09	0.11	0.08	0.09
24	0.10	0.13	0.09	0.12	0.08	0.10
25	0.11	0.13	0.10	0.12	0.09	0.10
26	0.11	0.14	0.10	0.13	0.09	0.11
27	0.12	0.15	0.11	0.13	0.09	0.11
28	0.13	0.15	0.12	0.14	0.10	0.12
29	0.13	0.16	0.12	0.15	0.11	0.13
30	0.15	0.18	0.13	0.16	0.12	0.14
31	0.16	0.19	0.15	0.17	0.13	0.15
32	0.17	0.21	0.16	0.19	0.14	0.16
33	0.19	0.23	0.18	0.21	0.15	0.18
34	0.21	0.26	0.20	0.24	0.17	0.20
35	0.24	0.29	0.22	0.27	0.20	0.23
36	0.28	0.33	0.26	0.31	0.22	0.26
37	0.32	0.38	0.29	0.35	0.26	0.30
38	0.37	0.44	0.34	0.41	0.30	0.35
39	0.43	0.52	0.40	0.47	0.35	0.41
40	0.50	0.61	0.46	0.55	0.40	0.47
41	0.59	0.71	0.54	0.65	0.47	0.55
42	0.69	0.83	0.63	0.76	0.55	0.65
43	0.81	0.97	0.74	0.89	0.65	0.76
44	0.95	1.14	0.87	1.04	0.76	0.89
45	1.11	1.34	1.02	1.22	0.89	1.04
46	1.33	1.61	1.22	1.47	1.07	1.26
47	1.58	1.92	1.45	1.75	1.27	1.50
48	1.85	2.26	1.70	2.06	1.49	1.76
49	2.16	2.65	1.98	2.40	1.74	2.06
50	2.50	3.07	2.29	2.79	2.01	2.39
51	2.98	3.70	2.74	3.36	2.40	2.88
52	3.54	4.44	3.25	4.03	2.85	3.45
53	4.18	5.29	3.84	4.80	3.36	4.12
54	4.92	6.27	4.51	5.69	3.96	4.89
55	5.78	7.41	5.30	6.72	4.65	5.78

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 15 年繳付期
For 15-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.08	0.07	0.08	0.06	0.06
17	0.08	0.09	0.07	0.08	0.06	0.07
18	0.08	0.09	0.08	0.08	0.06	0.07
19	0.09	0.10	0.08	0.09	0.07	0.08
20	0.09	0.10	0.08	0.09	0.07	0.08
21	0.09	0.11	0.08	0.10	0.07	0.08
22	0.09	0.11	0.09	0.10	0.07	0.09
23	0.10	0.12	0.09	0.11	0.08	0.09
24	0.10	0.12	0.09	0.11	0.08	0.09
25	0.11	0.13	0.10	0.12	0.08	0.10
26	0.11	0.14	0.10	0.12	0.09	0.10
27	0.12	0.14	0.11	0.13	0.09	0.11
28	0.12	0.15	0.11	0.14	0.10	0.11
29	0.13	0.16	0.12	0.14	0.10	0.12
30	0.14	0.17	0.13	0.16	0.11	0.13
31	0.16	0.19	0.14	0.17	0.12	0.14
32	0.17	0.21	0.16	0.19	0.13	0.16
33	0.19	0.23	0.17	0.21	0.15	0.17
34	0.21	0.25	0.19	0.23	0.16	0.19
35	0.24	0.29	0.22	0.26	0.19	0.22
36	0.27	0.33	0.25	0.30	0.21	0.25
37	0.32	0.38	0.29	0.34	0.24	0.29
38	0.36	0.44	0.33	0.40	0.28	0.33
39	0.42	0.51	0.39	0.46	0.33	0.39
40	0.50	0.60	0.45	0.54	0.38	0.45
41	0.58	0.70	0.53	0.63	0.45	0.53
42	0.68	0.81	0.62	0.73	0.53	0.62
43	0.79	0.95	0.72	0.86	0.62	0.73
44	0.93	1.11	0.85	1.00	0.72	0.85
45	1.08	1.30	0.99	1.17	0.85	0.99
46	1.30	1.56	1.18	1.42	1.02	1.20
47	1.54	1.87	1.40	1.69	1.20	1.43
48	1.81	2.20	1.65	1.99	1.41	1.69
49	2.10	2.58	1.91	2.34	1.65	1.99
50	2.43	3.00	2.21	2.72	1.90	2.32
51	2.91	3.61	2.65	3.27	2.28	2.78
52	3.45	4.31	3.14	3.90	2.70	3.33
53	4.09	5.12	3.72	4.64	3.20	3.96
54	4.82	6.05	4.38	5.48	3.77	4.69
55	5.66	7.14	5.15	6.47	4.44	5.54

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.08	0.08	0.08	0.07	0.07
17	0.08	0.09	0.08	0.08	0.07	0.07
18	0.09	0.10	0.08	0.09	0.07	0.08
19	0.09	0.10	0.08	0.10	0.07	0.08
20	0.09	0.11	0.08	0.10	0.07	0.09
21	0.10	0.12	0.09	0.11	0.08	0.09
22	0.10	0.12	0.09	0.11	0.08	0.09
23	0.10	0.13	0.09	0.12	0.08	0.10
24	0.11	0.13	0.10	0.12	0.09	0.10
25	0.11	0.14	0.10	0.13	0.09	0.11
26	0.12	0.15	0.11	0.13	0.10	0.11
27	0.13	0.16	0.12	0.14	0.10	0.12
28	0.14	0.17	0.13	0.15	0.11	0.13
29	0.15	0.18	0.14	0.16	0.12	0.14
30	0.16	0.20	0.15	0.18	0.13	0.15
31	0.18	0.22	0.16	0.20	0.14	0.17
32	0.20	0.24	0.18	0.22	0.16	0.19
33	0.22	0.27	0.21	0.25	0.18	0.21
34	0.25	0.30	0.23	0.28	0.20	0.24
35	0.29	0.35	0.26	0.32	0.23	0.27
36	0.33	0.40	0.30	0.36	0.26	0.31
37	0.38	0.46	0.35	0.42	0.31	0.36
38	0.44	0.54	0.41	0.49	0.35	0.42
39	0.52	0.63	0.48	0.57	0.41	0.49
40	0.61	0.73	0.56	0.67	0.48	0.57
41	0.71	0.86	0.65	0.78	0.57	0.67
42	0.83	1.01	0.76	0.91	0.66	0.78
43	0.99	1.20	0.91	1.09	0.79	0.93
44	1.17	1.42	1.08	1.29	0.94	1.10
45	1.37	1.66	1.26	1.51	1.10	1.29
46	1.60	1.94	1.46	1.76	1.27	1.50
47	1.84	2.26	1.69	2.05	1.47	1.75
48	2.11	2.61	1.93	2.37	1.68	2.02
49	2.40	3.00	2.20	2.72	1.92	2.32
50	2.73	3.44	2.50	3.12	2.18	2.66
51	3.21	4.09	2.94	3.70	2.57	3.17
52	3.76	4.83	3.44	4.38	3.01	3.76
53	4.40	5.70	4.02	5.16	3.53	4.44
54	5.13	6.69	4.69	6.06	4.12	5.22
55	5.97	7.84	5.46	7.10	4.80	6.13

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 18 年繳付期
For 18-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.08	0.07	0.08	0.06	0.06
17	0.08	0.09	0.08	0.08	0.06	0.07
18	0.09	0.10	0.08	0.09	0.07	0.07
19	0.09	0.10	0.08	0.09	0.07	0.08
20	0.09	0.11	0.08	0.10	0.07	0.08
21	0.09	0.11	0.09	0.10	0.07	0.09
22	0.10	0.12	0.09	0.11	0.08	0.09
23	0.10	0.12	0.09	0.11	0.08	0.09
24	0.11	0.13	0.10	0.12	0.08	0.10
25	0.11	0.14	0.10	0.12	0.09	0.10
26	0.12	0.15	0.11	0.13	0.09	0.11
27	0.13	0.15	0.11	0.14	0.10	0.12
28	0.14	0.17	0.12	0.15	0.10	0.12
29	0.15	0.18	0.13	0.16	0.11	0.13
30	0.16	0.19	0.15	0.18	0.12	0.15
31	0.18	0.21	0.16	0.19	0.14	0.16
32	0.20	0.24	0.18	0.22	0.15	0.18
33	0.22	0.27	0.20	0.24	0.17	0.20
34	0.25	0.30	0.23	0.27	0.19	0.23
35	0.29	0.34	0.26	0.31	0.22	0.26
36	0.33	0.39	0.30	0.36	0.25	0.30
37	0.38	0.46	0.35	0.41	0.29	0.35
38	0.44	0.53	0.40	0.48	0.34	0.40
39	0.51	0.62	0.47	0.56	0.40	0.47
40	0.60	0.72	0.55	0.65	0.46	0.55
41	0.70	0.85	0.64	0.76	0.54	0.64
42	0.82	0.99	0.75	0.89	0.63	0.75
43	0.98	1.18	0.89	1.06	0.76	0.89
44	1.16	1.39	1.05	1.25	0.89	1.05
45	1.35	1.62	1.22	1.46	1.05	1.23
46	1.57	1.90	1.42	1.71	1.21	1.44
47	1.80	2.21	1.64	2.00	1.40	1.69
48	2.06	2.56	1.87	2.31	1.60	1.96
49	2.35	2.94	2.13	2.66	1.83	2.26
50	2.66	3.37	2.42	3.05	2.07	2.60
51	3.13	4.02	2.84	3.63	2.44	3.10
52	3.67	4.76	3.33	4.31	2.86	3.69
53	4.30	5.62	3.90	5.09	3.35	4.36
54	5.02	6.61	4.55	5.99	3.92	5.15
55	5.86	7.76	5.30	7.03	4.57	6.05

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 男性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Male

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.09	0.09	0.08	0.08	0.07	0.07
17	0.09	0.10	0.08	0.09	0.07	0.08
18	0.09	0.11	0.08	0.10	0.07	0.08
19	0.10	0.11	0.09	0.10	0.08	0.09
20	0.10	0.12	0.09	0.11	0.08	0.09
21	0.10	0.13	0.10	0.12	0.08	0.10
22	0.11	0.14	0.10	0.12	0.09	0.10
23	0.12	0.15	0.11	0.13	0.09	0.11
24	0.13	0.16	0.12	0.14	0.10	0.12
25	0.14	0.17	0.13	0.15	0.11	0.13
26	0.15	0.18	0.14	0.17	0.12	0.14
27	0.16	0.20	0.15	0.18	0.13	0.15
28	0.18	0.22	0.17	0.20	0.14	0.17
29	0.20	0.25	0.18	0.22	0.16	0.19
30	0.23	0.28	0.21	0.25	0.18	0.21
31	0.26	0.31	0.23	0.28	0.20	0.24
32	0.29	0.35	0.27	0.32	0.23	0.27
33	0.33	0.40	0.30	0.36	0.26	0.31
34	0.38	0.46	0.35	0.42	0.30	0.35
35	0.44	0.53	0.40	0.48	0.34	0.40
36	0.51	0.62	0.47	0.57	0.40	0.48
37	0.60	0.73	0.55	0.66	0.47	0.56
38	0.69	0.85	0.63	0.77	0.54	0.65
39	0.79	0.99	0.72	0.90	0.62	0.76
40	0.91	1.14	0.83	1.04	0.71	0.88
41	1.04	1.33	0.95	1.20	0.82	1.02
42	1.18	1.53	1.08	1.39	0.93	1.18
43	1.34	1.76	1.22	1.60	1.05	1.36
44	1.52	2.02	1.38	1.83	1.19	1.56
45	1.71	2.31	1.56	2.09	1.35	1.79
46	1.93	2.61	1.76	2.36	1.52	2.02
47	2.17	2.94	1.98	2.66	1.71	2.28
48	2.44	3.31	2.22	2.99	1.92	2.56
49	2.73	3.71	2.48	3.36	2.15	2.88
50	3.06	4.16	2.78	3.76	2.40	3.22
51	3.55	4.80	3.22	4.34	2.80	3.73
52	4.11	5.53	3.73	4.99	3.26	4.31
53	4.75	6.37	4.31	5.74	3.79	4.98
54	5.48	7.31	4.97	6.58	4.40	5.73
55	6.31	8.38	5.73	7.54	5.10	6.59

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.09	0.08	0.08	0.06	0.07
17	0.09	0.10	0.08	0.09	0.07	0.07
18	0.09	0.10	0.08	0.09	0.07	0.08
19	0.09	0.11	0.08	0.10	0.07	0.08
20	0.10	0.12	0.09	0.11	0.07	0.09
21	0.10	0.13	0.09	0.11	0.08	0.09
22	0.11	0.13	0.10	0.12	0.08	0.10
23	0.12	0.14	0.10	0.13	0.09	0.11
24	0.12	0.16	0.11	0.14	0.09	0.11
25	0.14	0.17	0.12	0.15	0.10	0.12
26	0.15	0.18	0.13	0.16	0.11	0.13
27	0.16	0.20	0.15	0.18	0.12	0.15
28	0.18	0.22	0.16	0.20	0.14	0.16
29	0.20	0.24	0.18	0.22	0.15	0.18
30	0.23	0.27	0.20	0.25	0.17	0.20
31	0.26	0.31	0.23	0.28	0.19	0.23
32	0.29	0.35	0.26	0.32	0.22	0.26
33	0.33	0.40	0.30	0.36	0.25	0.30
34	0.38	0.46	0.35	0.42	0.29	0.34
35	0.44	0.53	0.40	0.48	0.33	0.40
36	0.52	0.63	0.47	0.57	0.39	0.47
37	0.60	0.75	0.54	0.67	0.46	0.56
38	0.69	0.87	0.63	0.78	0.53	0.65
39	0.80	1.01	0.72	0.91	0.61	0.76
40	0.92	1.18	0.83	1.05	0.69	0.88
41	1.04	1.35	0.94	1.21	0.79	1.01
42	1.19	1.54	1.07	1.38	0.90	1.16
43	1.34	1.75	1.21	1.57	1.02	1.32
44	1.52	1.98	1.37	1.78	1.15	1.50
45	1.71	2.24	1.54	2.01	1.30	1.70
46	1.92	2.52	1.73	2.26	1.47	1.91
47	2.16	2.82	1.95	2.53	1.65	2.14
48	2.43	3.15	2.19	2.83	1.85	2.40
49	2.72	3.52	2.45	3.16	2.08	2.67
50	3.05	3.92	2.74	3.52	2.33	2.98
51	3.54	4.58	3.18	4.11	2.71	3.49
52	4.09	5.33	3.68	4.79	3.14	4.08
53	4.73	6.18	4.25	5.56	3.64	4.76
54	5.45	7.17	4.91	6.45	4.21	5.54
55	6.29	8.30	5.66	7.47	4.86	6.43

附錄三 / Appendix 3:保費率 Premium Rates

只適用於 25 年繳付期
For 25-Year Pay

免付保費港幣/澳門幣保費率 (每 1,000 元保額) – 女性
HKD/MOP Annual Premium Rate for Waiver of Premium (Per $1,000 Face Amount) – Female

年齡 Age	多重安心保 100 Multiple Care Pro 100		多重安心保 80 Multiple Care Pro 80		多重安心保 50 Multiple Care Pro 50	
	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	吸煙者 Smoker
16	0.08	0.09	0.08	0.08	0.06	0.07
17	0.09	0.10	0.08	0.09	0.07	0.07
18	0.09	0.10	0.08	0.09	0.07	0.08
19	0.09	0.11	0.08	0.10	0.07	0.08
20	0.10	0.12	0.09	0.11	0.07	0.09
21	0.10	0.13	0.09	0.11	0.08	0.09
22	0.11	0.13	0.10	0.12	0.08	0.10
23	0.12	0.14	0.10	0.13	0.09	0.11
24	0.12	0.16	0.11	0.14	0.09	0.11
25	0.14	0.17	0.12	0.15	0.10	0.12
26	0.15	0.18	0.13	0.16	0.11	0.13
27	0.16	0.20	0.15	0.18	0.12	0.15
28	0.18	0.22	0.16	0.20	0.14	0.16
29	0.20	0.24	0.18	0.22	0.15	0.18
30	0.23	0.27	0.20	0.25	0.17	0.20
31	0.26	0.31	0.23	0.28	0.19	0.23
32	0.29	0.35	0.26	0.32	0.22	0.26
33	0.33	0.40	0.30	0.36	0.25	0.30
34	0.38	0.46	0.35	0.42	0.29	0.34
35	0.44	0.53	0.40	0.48	0.33	0.40
36	0.52	0.63	0.47	0.57	0.39	0.47
37	0.60	0.75	0.54	0.67	0.46	0.56
38	0.69	0.87	0.63	0.78	0.53	0.65
39	0.80	1.01	0.72	0.91	0.61	0.76
40	0.92	1.18	0.83	1.05	0.69	0.88
41	1.04	1.35	0.94	1.21	0.79	1.01
42	1.19	1.54	1.07	1.38	0.90	1.16
43	1.34	1.75	1.21	1.57	1.02	1.32
44	1.52	1.98	1.37	1.78	1.15	1.50
45	1.71	2.24	1.54	2.01	1.30	1.70
46	1.92	2.52	1.73	2.26	1.47	1.91
47	2.16	2.82	1.95	2.53	1.65	2.14
48	2.43	3.15	2.19	2.83	1.85	2.40
49	2.72	3.52	2.45	3.16	2.08	2.67
50	3.05	3.92	2.74	3.52	2.33	2.98
51	3.54	4.58	3.18	4.11	2.71	3.49
52	4.09	5.33	3.68	4.79	3.14	4.08
53	4.73	6.18	4.25	5.56	3.64	4.76
54	5.45	7.17	4.91	6.45	4.21	5.54
55	6.29	8.30	5.66	7.47	4.86	6.43

AIA Hong Kong

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Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

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

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

The Launch of Smart Care Pro and Prime Care Rider

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

「多重進泰安心保」具有以下重點：

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

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

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

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

"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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12/F, AIA Financial Centre,
712 Prince Edward Road East,
Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

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

Key points of Smart Care Pro are as follows:

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

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

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

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

Best regards,

Chow Wai Chuen
Product Strategy and Management Department

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附件：產品推出時的各項安排

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

Enclosure: Launch Arrangement

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

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

1. 產品定位

(a) 不同人生階段的危疾保障需要



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

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

(b) 危疾保障產品特色一覽



多種危疾產品所提供的保障概述如下：

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

*亦包括為「須作手術之腦動脈瘤」而設的 50%危疾保額。

(c) 危疾保障方案及配對

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

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

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

2. 「多重進泰安心保」及「進泰附加契約」- 保障疾病更多元化

早期危疾保障主題延伸：

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



4 項新增的早期危疾 (精神病及腦退化症相關疾病)

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

3 項新增的嚴重兒童疾病

- 自閉症
- 因疾病或受傷導致智力缺陷
- 嚴重哮喘

市場首創

嚴重阻塞性睡眠窒息症

嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症

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



市場首創

嚴重精神病

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



早期腦退化症包括亞爾茲海默氏症

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



自閉症

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



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

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

3. 全新一站式產品 –「多重進泰安心保」

(a) 主要銷售重點

全面的一站式計劃

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



齊全的早期危疾保障

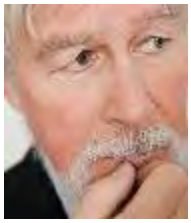
「多重進泰安心保」提供的保障包括微創手術、糖尿併發症及新增的精神病及腦退化症相關疾病。

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


自閉症


嚴重哮喘


嚴重精神病


早期腦退化症


嚴重睡眠窒息症

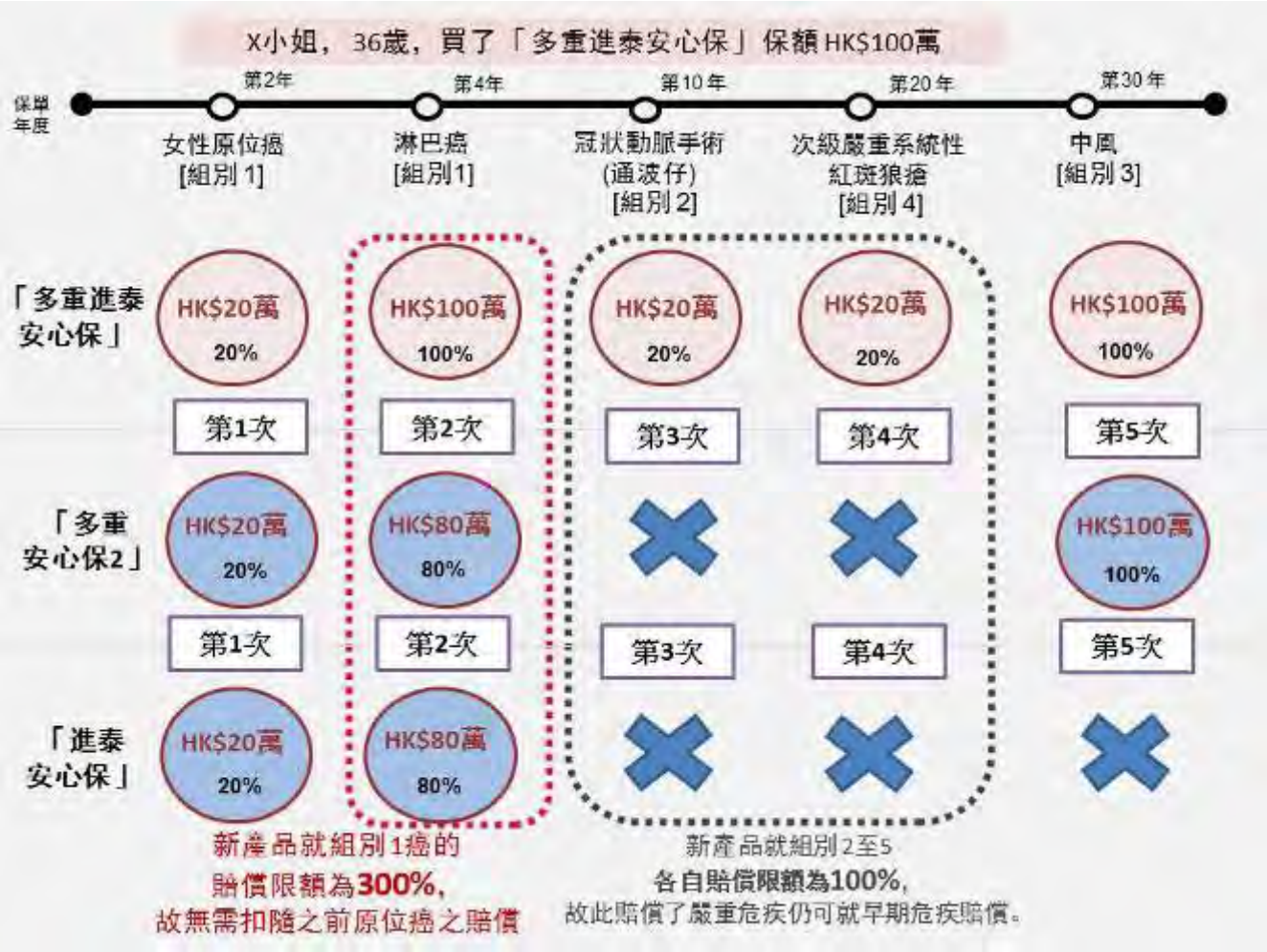
在嚴重危疾賠償後，仍可索取早期危疾或嚴重兒童疾病賠償

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

持續的保障

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

(b) 多重賠償舉例



賠償與賠償之間的等候期要求之詳情，請參閱附錄一 A 部份。

(c) 保費率比較 – 「多重進泰安心保」 與「多重安心保 2」

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

每千元 (美元)保額的 年繳保費 (非吸煙者)

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

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

4. 進泰附加契約 (適用於「多重安心保」及「泰然安心保」系列保單持有人)

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

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

保障最高可達 100 歲!

有關進泰附加契約詳情，請參閱**附錄二**。

^ 除「骨質疏鬆症連骨折」保障至 70 歲外。

* 只適用於澳門繕發之保單。

5. 銷售個案

個案一：一家大細靠哂您 （精明「財」俊）

Eddie Chan 38 歲 /男性

職業: 高級產品銷售經理

綽號: 超人 Daddy

背景：

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

面對問題：

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

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

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

「多重進泰安心保」賠償：

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

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

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

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

個案二：原來高處未算高 （精明「財」俊）

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

背景：

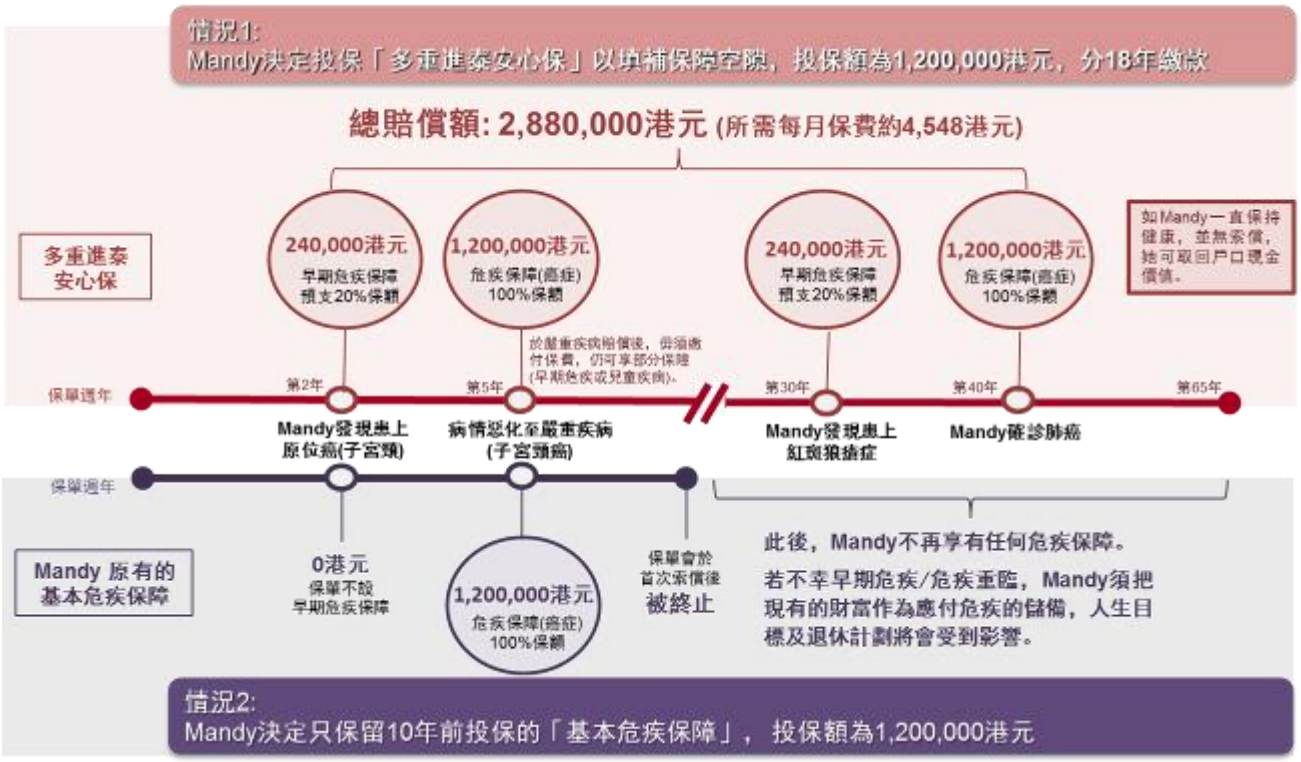
- 單身貴族
- 「3 高」專業人士- 學歷高、職位高、要求高
- 投身社會剛滿 10 年。初入職場時， 她曾向投身保險業的大學同學購買了一份「基本危疾保障」投保額為 1, 200, 000 港元。

面對問題：

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

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

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



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

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

6. 與市場相近產品比較

與保記比較

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

與盛記比較

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

與宏記比較

- 宏記並沒有提供多重賠償的危疾產品。

* 非保證

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

(a) 產品保費比較

灰色部分代表 AIA 保費較低。

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

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

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

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

(b) 產品特點比較

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

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

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

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

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

@ 「癌症清除日」定義為根據醫學報告，病人經治療後再沒有癌症的徵狀或病徵。

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

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

(c) 保障 – 早期危疾

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

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

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

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

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

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

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

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

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

市場產品比較之註解及聲明

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

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

有關數據及資料搜集聲明

此文件是友邦經搜集內外數據及資料設計及製作而成，僅作提供資料及參考用途，不應視作內容提及的任何保險產品之邀請、建議或要約。於準備及/或更新此文件時，友邦將盡力確保資料內容準確、完整及為最新的資訊，但不會就資料來源的準確性、完整性及適時性或因而引致的任何索償及/或損失負上責任及作出任何擔保或保證。此文件所提的任何意見或所載的任何資訊均是以一般情況作為基礎，讀者不應將之視作建議。AIA 保留權利隨時更改及修改此文件載列之意見及資料，而毋須發出任何預先通知。就此文件之主題作出任何決定前，建議向適當的專業人士（如醫生、營養師、理財顧問或律師等）尋求獨立意見。AIA 明確表明概不因他人使用或詮釋此文件載列的資料而承擔任何責任。

7. 投保申請貼士

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

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

保戶服務，包括：

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

須注意以下申請書要求：

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

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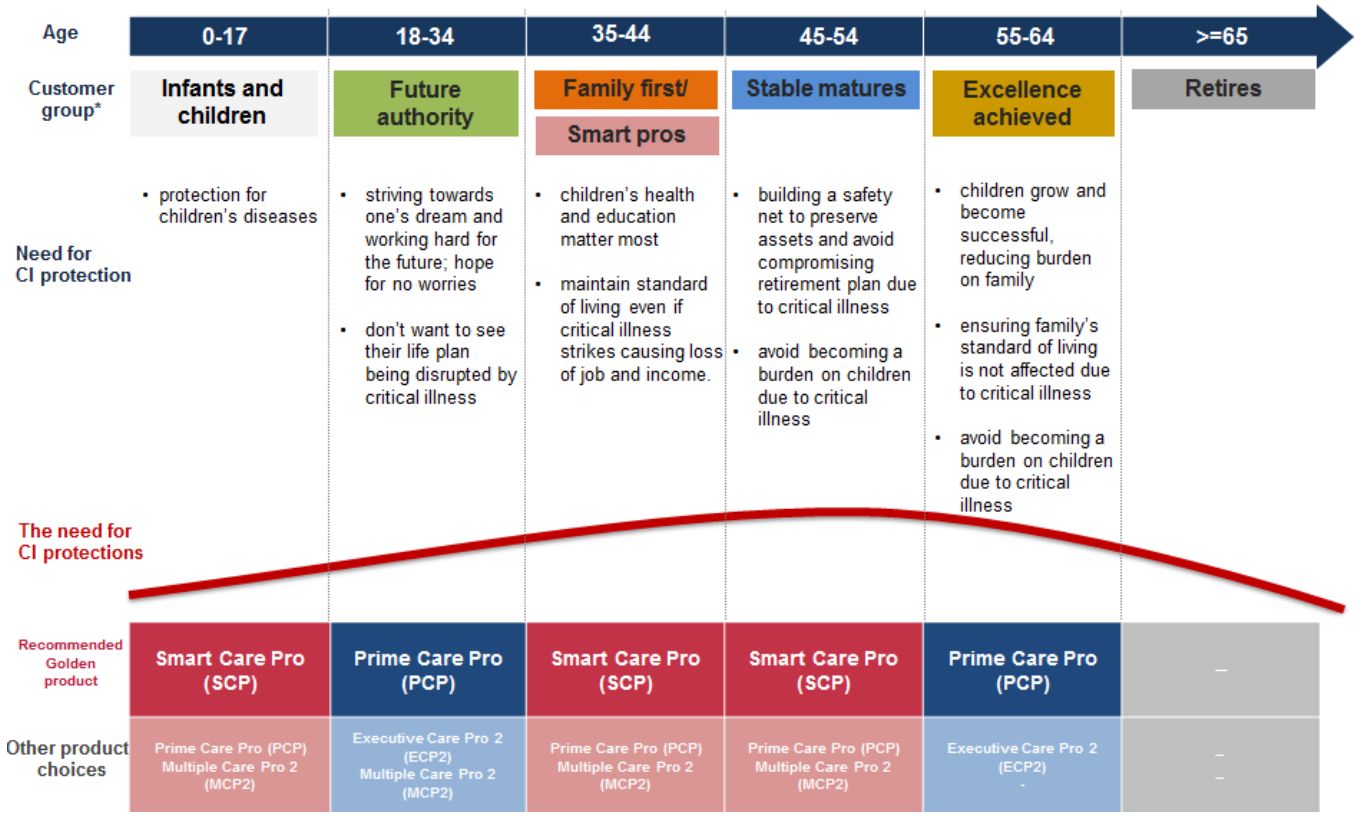
1. Product Positioning

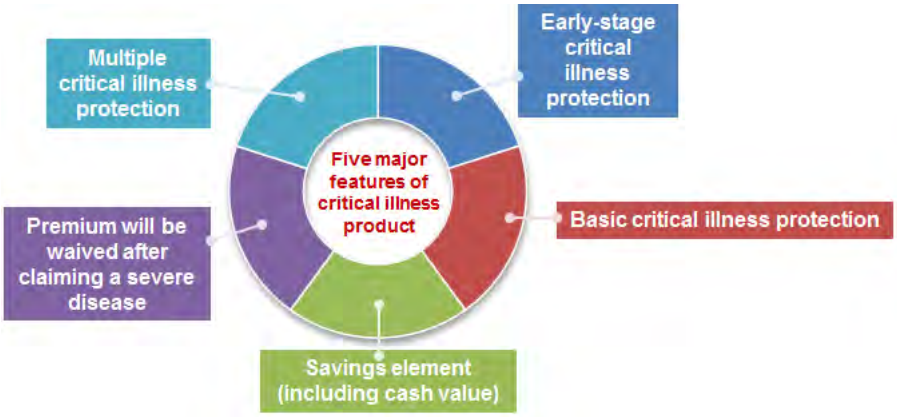
(a) The need for critical illness protection at different stages of life



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

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

(b) Features of critical illness products



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

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

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

(c) Critical illness solutions and matching

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

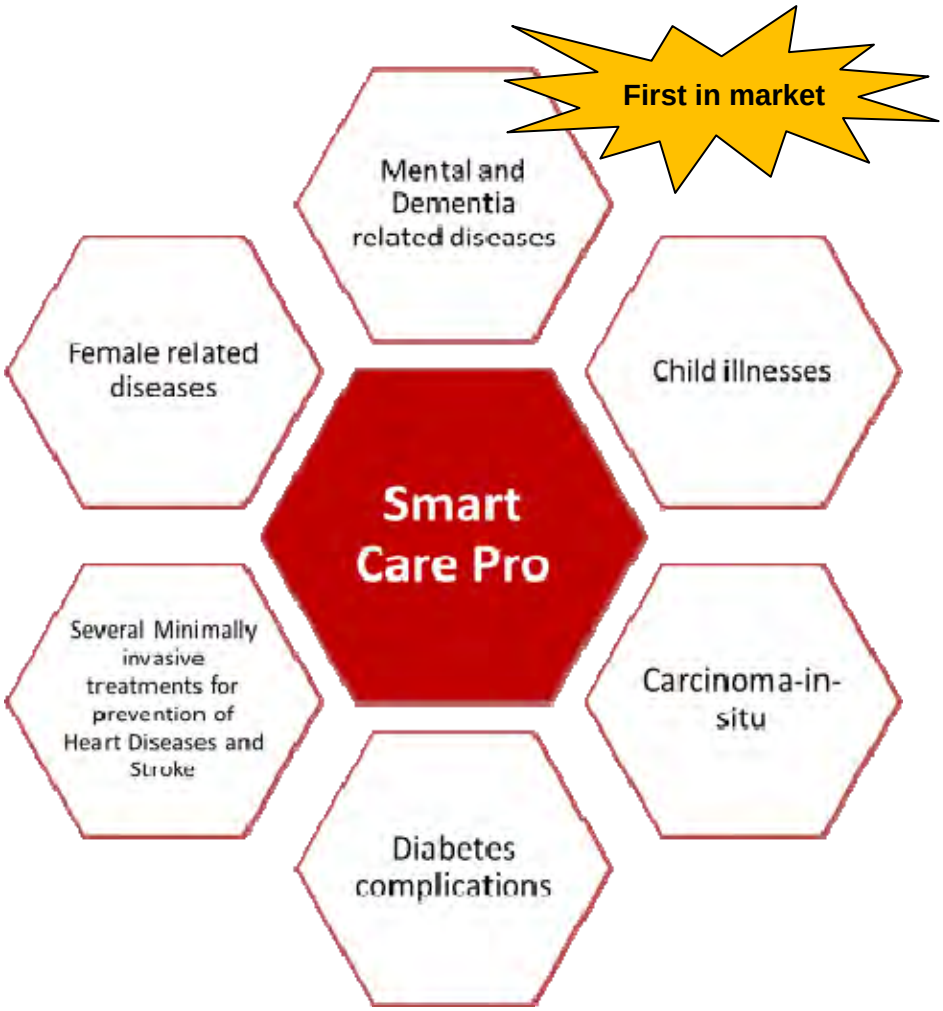
* The classification of major customer groups is based on a market survey regarding customer groups conducted in September 2013 by Oracle Added Value Limited (OAV), a market research company

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

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

Extension of Early Stage Critical Illness coverage:

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



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

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

3 New Severe Child Diseases (Child Illnesess)

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

First in market

Severe Obstructive Sleep Apnea
Severe Central or Mixed Sleep Apnea



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

First in market

Severe Psychiatric Illness



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

Early Stage Dementia including Early Stage Alzheimer's Disease

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



Autism

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



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

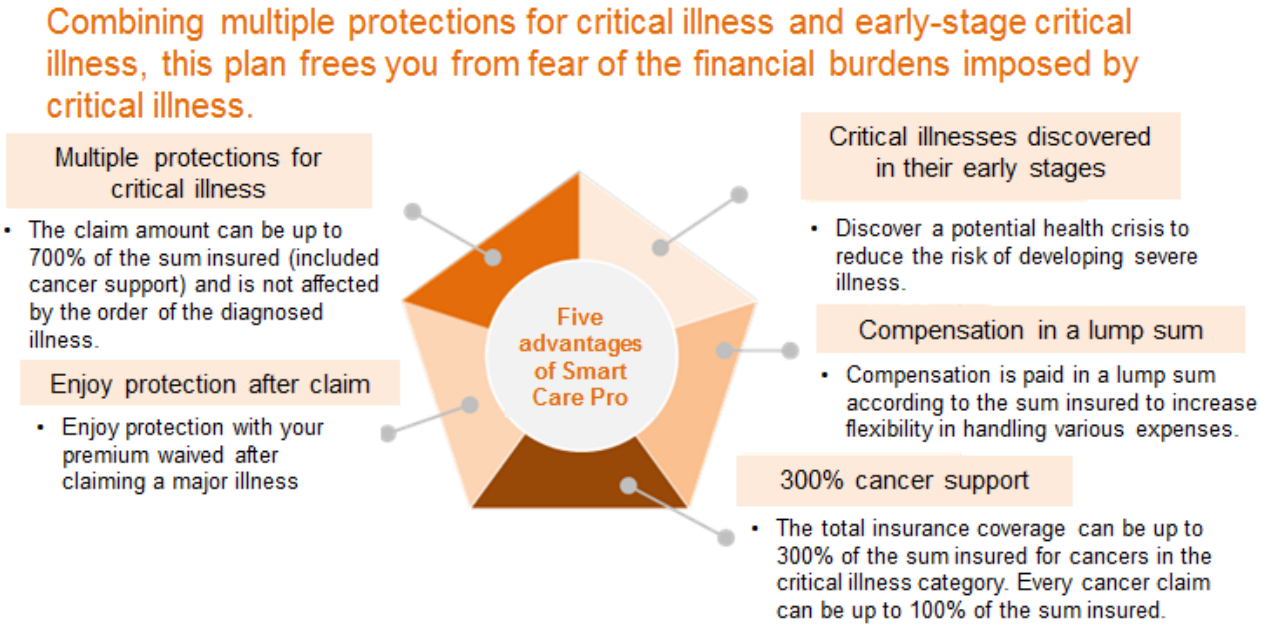
Remarks: Above information is collected by AIA internally and for reference only. For details, please refer to Disclaimer for the Data and Information Gathered in the material.

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

(a) Key Selling Points

Comprehensive all-in-one plan

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



Comprehensive Early Stage Critical Illness Protection

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

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

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



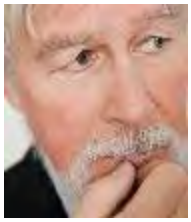
Autism



Severe Asthma



Severe Psyciatric Disease



Early Stage Dementia



Severe Sleep Apnea

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

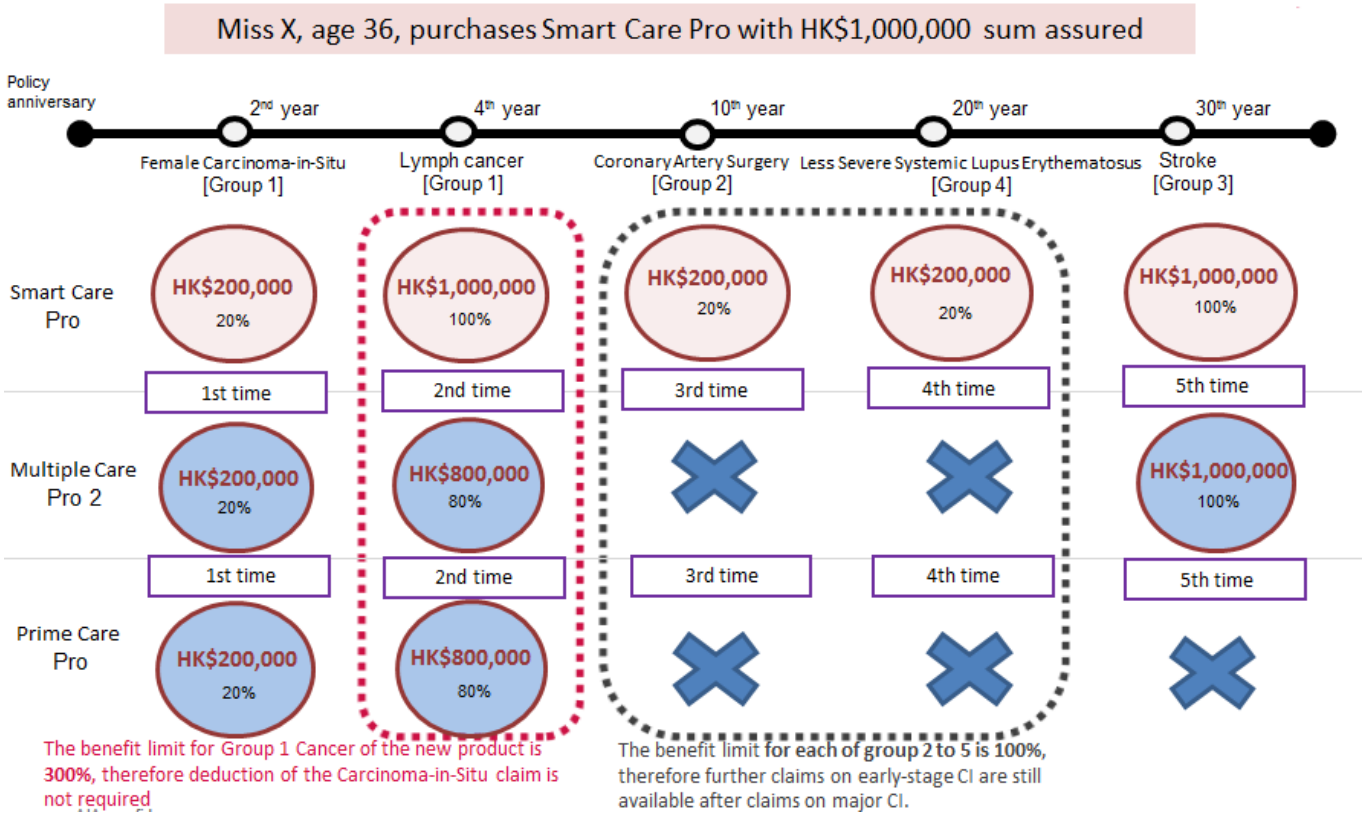
For example, after a claim on Stroke, a claim on Percutaneous Coronary Intervention can be made. Or after a claim on Cancer, a claim on Carcinoma-in-situ can be made.

Continuous protection

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

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

(b) Multiple claims illustrative example



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

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

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

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

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

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

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

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

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

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

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

* Only applicable for the policy issued in Macau.

5. Sales stories

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

Eddie Chan, Age 38, Male

Occupation: Senior product sales manager

Nickname: Superdaddy

Background：

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

Health Problem：

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

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

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

Claims of Smart Care Pro:

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

Benefit amount can cover the total expenses.

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

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

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

Case 2：Always climbing (Smart Pros)

Mandy Liew Age 35, Female

Occupation: Interior designer

Nickname: Happy sister

Background:

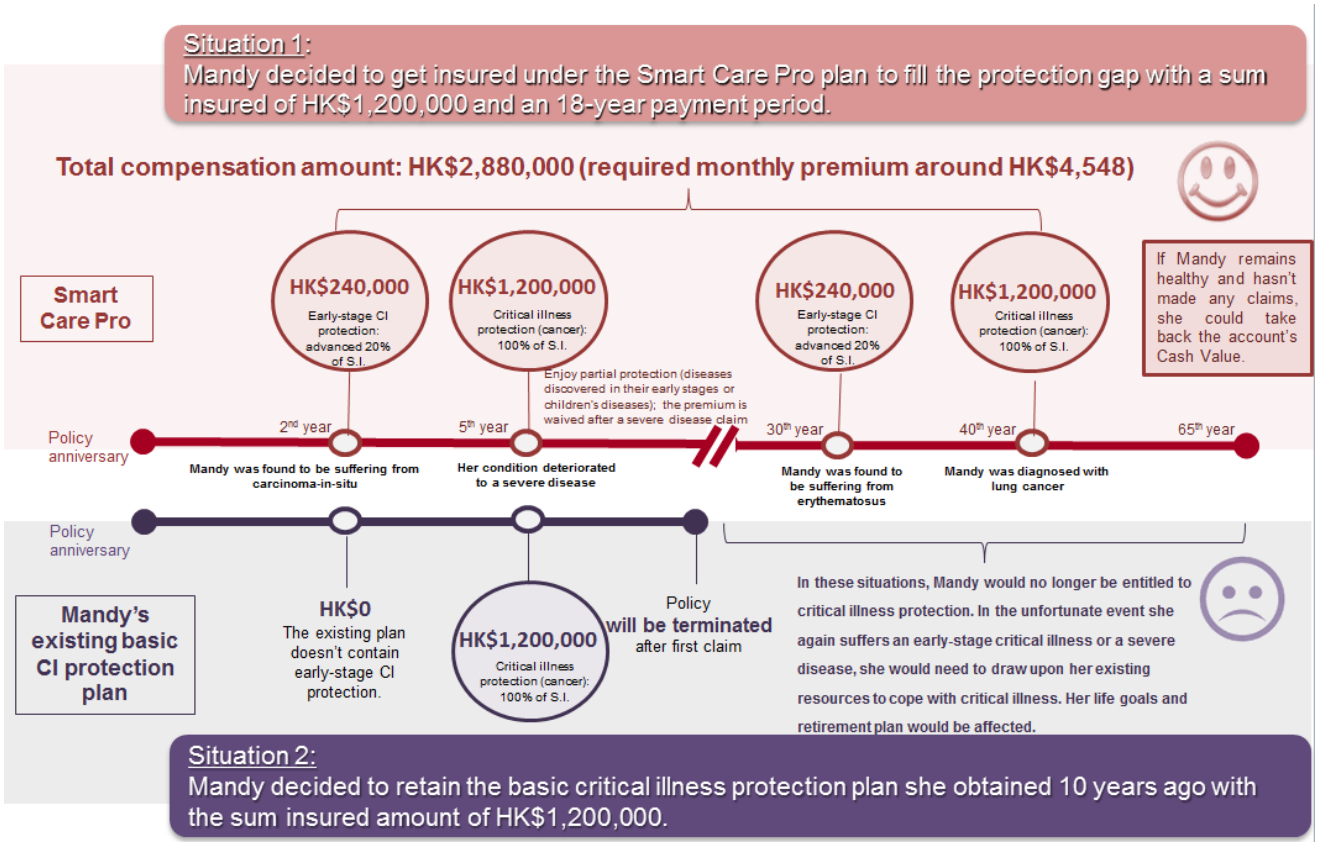
- Single
- Professional with three "'H's": a high educational background, a high job position and high ambitions.
- When Mandy entered the working world 10 years ago, she purchased a basic critical illness protection plan from her college classmate who worked in insurance company. The sum insured for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

Potential Problem：

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

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

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



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

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

6. Comparison with Similar Products in Market

Comparison with PrX

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

Comparison with AXX

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

Comparison with ManuX

- ManuX does not have multiple claim CI products.

* Non-guaranteed

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(a) Comparison of product premium

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

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

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

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

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

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

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

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

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

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

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

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(c) Benefits – Early Stage Critical Illness

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

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

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

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

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

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Market Product Comparison Remarks & Disclaimer

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

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7. Tips for Applications

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

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

Policyowner Service (POS) includes:

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

please take note of the requirement of Application Form below:

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

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附錄一:「多重進泰安心保」基本計劃產品資料介紹

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

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

A. 利益：

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

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

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

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

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

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

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

5 不包括須作手術之腦動脈瘤。

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

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

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

B. 保費：

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

C. 產品細節:

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

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

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

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

D. 核保規則:

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

E. 保戶服務行政指引:

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

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

F. 佣金:

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

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

G. 其他:

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

附錄二:「進泰附加契約」產品資料介紹

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

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

A. 利益：

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

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

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

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

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

B. 保費：

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

C. 產品細節:

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

D. 核保規則:

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

E. 保戶服務行政指引:

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

F. 佣金:

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

G. 其他:

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

Appendix 1: Product Descriptions for Smart Care Pro

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

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

A. Benefit:

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

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

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

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

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

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

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

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

5 Excluding Cerebral Aneurysm Requiring Surgery.

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

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

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

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

B. Premium:

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

C. Product Particulars:

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

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

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

D. Underwriting Guidelines:

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

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

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

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

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

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

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

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

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

Macau:
Life and Personal Accident Insurance Application Form – OPMCUF13

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

E. POS Guidelines:

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

F. Agent Compensation:

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

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

G. Others:

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

Appendix 2: Product Descriptions for Prime Care Rider

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

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

A. Benefit:

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

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

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

B. Premium:

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

C. Product Particulars:

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

D. Underwriting Guidelines:

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

E. POS Guidelines:

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

F. Agent Compensation:

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

G. Others:

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

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

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

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

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

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

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

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

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

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

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女性，40 歲，非吸煙，投保額=美元 75,000，繳付年期=18/20 年作比較

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

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危疾人壽保險計劃組合之比較

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

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

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

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

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

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

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

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

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

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

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

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

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

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保證回報率Guaranteed Yield

基於以上之比較，「多重進泰安心保」的保證回報率
均高於大部份主要競爭對手*

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

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

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

市場產品比較之註解及聲明

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

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Market Product Comparison Remarks & Disclaimer

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

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附錄四 / Appendix 4:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

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

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

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

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

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

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

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

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

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

AIA International Limited
(Incorporated in Bermuda with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

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

00152017

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

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

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

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

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

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

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

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

00152017—1 Page 1 of 1 OPUAIF09.0513

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

AIA International Limited
(Incorporated in Bermuda
with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

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

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

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

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

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

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

Date 日期 (MM月/DD日/YYYY年) _____

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

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

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

00150017—1

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OPUAIF09.0513

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

AIA International Limited
(Incorporated in Bermuda
with limited liability)

POS Supplementary Form 保戶服務申請補充表格

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

05312013

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

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

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

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

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

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

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

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

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

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

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

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

05312012—1 Page 1 of 1 OPPOSF51.0913

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

AIA International Limited
(Incorporated in Bermuda
with limited liability)

POS Supplementary Form 保戶服務申請補充表格

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

05312012

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

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

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

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

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

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

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

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

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

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

05312012—I Page 1 of 1 OPPOSF51.0913

AIA Hong Kong
AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333
AIA.COM.HK

Memo

Attn: All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)
Co/Dept:

From: Christine Yeung

Dept: Product Strategy and Management

Date: 30 March 2016

Total page: 3 pages

Copy: Mr. Jacky Chan / All Department Heads / Mr. Jim Jan Zen/ Mr. Chris Ma / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre

更新版本
Updated Version

Subject: (Ref : A160343) **推出「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」**
The Launch of Protect Elevator, Protect Elevator Plus and Prime Care Pro 2

我們誠意於 **2016 年 3 月 31 日(首個申請日期)**推出**「進泰安心保 2」**，把受保疾病提升至 100 種。此外，**危疾產品個人最高投保額亦提高至 150 萬美元**，進一步提升客戶保障。

同時，我們亦推出「加裕倍安保」系列—**「加裕倍安保」及「加裕倍安保(加強版)」**。此系列具有以下特色：

- 受保疾病合共 100 種**(包括 54 種危疾、39 種早期危疾及 7 種嚴重兒童疾病)**
- 「升級保障」在**首 10 個保單年度就身故及 54 種危疾提供額外賠償**
- **較高長線預期回報及保障**
- **抵港抵澳內地受保人只需繳付標準保費**(只適用於「加裕倍安保」系列)
- 「加裕倍安保(加強版)」提供市場獨有的**「癌症多重賠償」**，讓客戶於**同一癌症毋須完全康復**下在三年或以後亦可獲額外賠償(最多兩次，合共高達原有基本保額的額外 160%)

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

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

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

Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System /系統	Section /章節/章节	Date ready / 就緒日期 /就绪日期

AIA Hong Kong

AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

To further strengthen the coverage for our customers, we are pleased to announce the launch of **"Prime Care Pro 2"** on **31 March 2016 (the first application date)** with no. of covered illnesses increased to 100. Besides, the **critical illness product per life limit will be increased to US$1.5million**.

At the same time, we will also launch a new series of critical illness products, **"Protect Elevator" and "Protect Elevator Plus"** (the "Protect Elevator" Series). Key features are as follows:

- 100 covered illnesses including **54 Critical Illnesses, 39 Early Stage Critical Illnesses and 7 Severe Child Diseases**
- Coverage Booster provides an **additional benefits for death and 54 Critical Illnesses in the first 10 Policy Years**
- **Higher long term expected return and protection**
- **Standard premium for PRC customers** (only applicable to "Protect Elevator" Series)
- Protect Elevator Plus offers **Cancer Shield Benefit** which provides extra payout after 3 years **even if the customers have not recovered from the cancer** (max. two payouts, as high as extra 160% of Initial Face Amount in total)

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

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

Best regards,



Christine Yeung
Product Strategy and Management Department

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

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System /系統	Section /章節/章节	Date ready / 就緒日期 /就绪日期

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AIA Hong Kong

AIA Hong Kong Tower,
734 King's Road,
Quarry Bay, Hong Kong
T: (852) 2881 3333

AIA.COM.HK

Memo

附件：產品推出時的各項安排

產品資料册	• 財務策劃顧問可於 2016 年 3 月 31 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
產品簡介	• 財務策劃顧問可於 2016 年 3 月 31 日起登入 Agency Corner 下載電子版本的產品簡介 • 產品簡介編號 - 英文：PTA999315 (PE/PEP); PTA999113 (PCP2) - 繁體中文：PTA999314 (PE/PEP); PTA999114 (PCP2) - 簡體中文：PTA999316 (PE/PEP); PTA999168 (PCP2)
建議書系統 PGS2014 (14.1 版本)	<table><tr><td></td><td>網上版</td><td>視窗離線版</td><td>iPad 離線版</td></tr><tr><td>版本號碼</td><td>14.1</td><td>14.1</td><td>14.1</td></tr><tr><td>推出日期</td><td colspan="2">2016 年 3 月 30 日 下午 5:30</td><td>2016 年 3 月 31 日 上午 9:00</td></tr></table>• 有關 14.1 版本的詳細安排，將會由產品策劃部另函通知 (通告：A160318(香港)或 A160325(澳門))
客戶助銷工具	「加裕倍安保」系列客戶助銷工具 • 財務策劃顧問可於 2016 年 3 月 31 日起登入 eAC > 部門資訊 > 客戶策劃及價值管理部下載
保單契約	可於 2016 年 3 月 31 日登入 Contract Library 下載

Enclosure: Launch Arrangement

Launch Pack	• The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 31 March 2016
Product Brochure	• The electronic version will be ready for download by financial planners in Agency Corner by 31 March 2016 • PTA number for Brochure: - English: PTA999315 (PE/PEP); PTA999113 (PCP2) - Traditional Chinese: PTA999314 (PE/PEP); PTA999114 (PCP2) - Simplified Chinese: PTA999316 (PE/PEP); PTA999168 (PCP2)
PGS2014 (version 14.1)	<table><tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr><tr><td>Version no.</td><td>14.1</td><td>14.1</td><td>14.1</td></tr><tr><td>Launch Date</td><td colspan="2">30 March 2016 5:30pm</td><td>31 March 9:00am</td></tr></table>• Detailed arrangements regarding the release of version 14.1 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A160318 (Hong Kong) or A160325 (Macau))
Segment Sales Tool	Protect Elevator Series Segment Sales Tool • Starting from 31 March 2016, the sales tool will be available for download at: eAC > Departments > Customer Segmentation and Value Management
Policy Contract	Available at Contract Library on 31 March 2016

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「友邦」、「友邦香港」、「AIA」或「我們」是指友邦保險(國際) 有限公司(於百慕達註冊成立之有限公司)。

Online content to be updated/在線內容將會被更新/在线内容将会被更新:

System /系統	Section /章節/章节	Date ready / 就緒日期 /就绪日期

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

I. 危疾全方位保障策略

自 2011 年 AIA 推出「安心保」系列的危疾產品以來，我們一直積極優化此系列的產品。「安心保」系列涵括基本危疾、早期危疾、多重危疾以至全方位保障，迎合客戶不同的需要。當中的「進泰安心保」，自 2012 年推出以來，一直深受客戶及營業同事歡迎，至今仍然穩佔市場領導地位！

我們誠意於 **2016 年 3 月 31 日 (首個申請日期)** 推出**「進泰安心保 2」**，把早期危疾及嚴重兒童疾病與「多重進泰安心保」看齊。另外，**全線危疾產品個人最高投保額亦提高至 150 萬美元**，進一步提升客戶保障。

與此同時，我們亦推出「加裕倍安保」系列 —**「加裕倍安保」**及**「加裕倍安保（加強版）」**。此系列特設:

- **高預期回報及保障**
- **首 10 年升級保障**
- **抵港抵澳內地受保人標準保費**（只適用於「加裕倍安保」系列）
- 「加裕倍安保（加強版）」更提供**全港首創的「癌症多重賠償」**



以下是「**加裕倍安保**」系列與「**安心保**」系列的比較：

全新系列

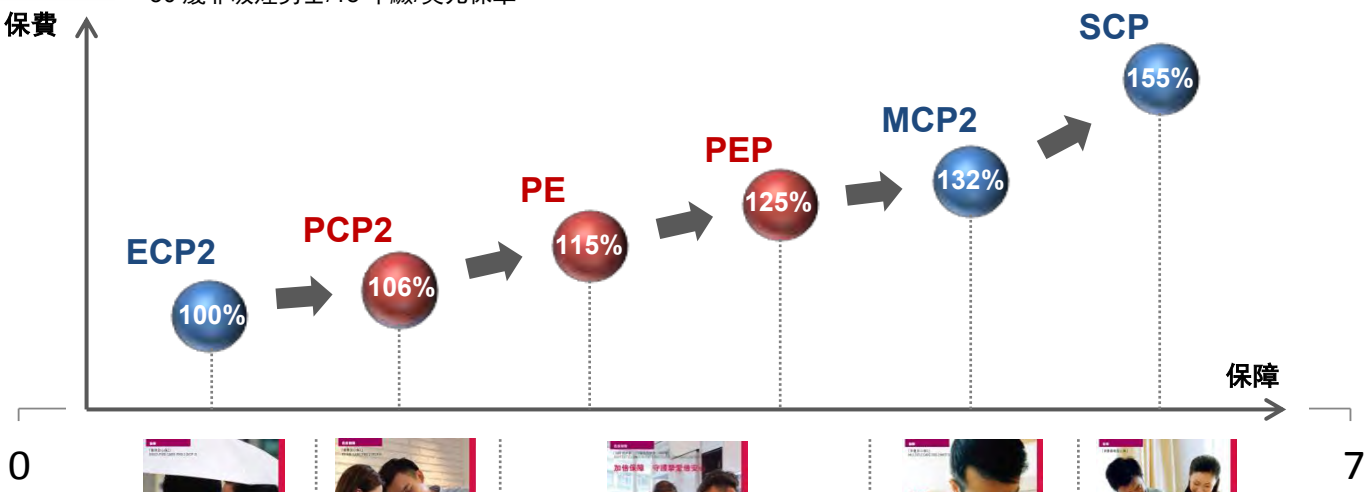
	「加裕倍安保」系列		「安心保」系列			
	加裕倍安保 PE	加裕倍安保 (加強版) PEP	泰然安心保 2 ECP2	進泰安心保 2 PCP2	多重安心保 2 MCP2	多重進泰安心保 SCP
						
保障成分						
首10個保單年度升級保障	☂	☂ 新增保障	-	-	-	-
受保疾病	100 項	100 項	61 項	100 項	61 項	100 項
- 基本危疾	54 項	54 項	54 項	54 項	54 項	54 項
- 早期危疾	39 項	39 項	3 項	39 項	3 項	39 項
- 嚴重兒童疾病	7 項	7 項	4 項	7 項	4 項	7 項
多重危疾賠償	-	-	-	-	☂	☂
癌症多重賠償	-	☂ 全港首創	-	- 保費+1%	-	-
儲蓄成分						
投資資產	股票類資產: 30%-50% 波動性較高		股票類資產: 20%-40% 適合投資取態較保守 及需要資金流動性的人士			
非保證之紅利 / 花紅	不設週年紅利 派發特級花紅		派發週年紅利 及期滿紅利			
預期長線回報						
抵港抵澳內地受保人保費	標準保費 (只適用於「加裕倍安保」系列)		NR "A" 評級 (不變,與現時「安心保」系列的安排相同)			

II. 產品定位

以下是「加裕倍安保」與「安心保」系列的保費定位、主要賣點及目標客戶群：

保費定位

以「泰然安心保 2」為基礎作保費比較：
30 歲非吸煙男士/18 年繳/美元保單




泰然安心保 2
ECP2


進泰安心保 2
PCP2


加裕倍安保
PE

加裕倍安保
(加強版)
PEP


多重安心保 2
MCP2


多重進泰
安心保
SCP

主要賣點

泰然安心保 2 ECP2
- ✓基本保障

進泰安心保 2 PCP2
- ✓廣泛保障

加裕倍安保 PE / 加裕倍安保 (加強版) PEP
- ✓廣泛保障
- ✓早年額外保障
- ✓高長線保障及預期回報
- ✓加裕倍安保（加強版）特設癌症多重賠償

多重安心保 2 MCP2
- ✓多重危疾保障

多重進泰安心保 SCP
- ✓全方位保障

目標客戶群











註：
1. 保費比例以「泰然安心保 2」為基礎作保費比較，假設受保人為 30 歲非吸煙男士，分 18 年繳付保費，並以美元作為保單貨幣。
2. 目標客戶群乃根據 AIA 內部數據及有關客戶群的心態及需要而釐定。上述目標客戶群於投保個別危疾保障的層面上，於 AIA 5 大主要客戶群中，均屬百份比最高的頭 3 位。

III. 全新「加裕倍安保」系列六大特點

以下是「加裕倍安保」及「加裕倍安保（加強版）」的六大特點：

基本危疾保障

- 應付突如其來的危疾醫療費用及經濟保障
- 每人也應有足夠的基本危疾保障

早期危疾保障

- 為患上初期危疾的客戶帶來及早治療的機會，減低疾病對身體的傷害
- 適合健康意識較高及明白「病向淺中醫」的人士

嚴重兒童疾病保障

- 保障 7 項嚴重兒童疾病
- 為孩子提供多一層保護

首 10 年升級保障

- 於首 10 個保單年度提供額外保障
- 適合有經濟負擔、有較大危疾保障需要並希望填補保障缺口的人士，例如經濟支柱

多重癌症保障

只適用於「加裕倍安保（加強版）」

- 打破「五年癌症等候期」的框框，提供多重癌症保障
- 適合年紀較輕的人士，因患多次癌症的機會較高；特別適合相信醫療科技進步的人士

較高長線預期回報及保障

- 投資資產在股票成份較高，有助對抗通脹
- 適合投資取態較進取、沒有即時現金需要並希望及早投資以換取較高長線潛在回報及保障的人士，例如父母為子女投保

IV. 產品特點

以下是「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」的產品特點：

<table>
<tr><th></th><th>加裕倍安保</th><th>加裕倍安保
(加強版)</th><th>進泰安心保 2</th></tr>
<tr><td>保費繳付年期及投保年齡範圍</td><td colspan="2">保費繳付年期　　投保年齡範圍
10 年　　15 日至 65 歲
18 年　　15 日至 62 歲
25 年　　15 日至 55 歲</td></tr>
<tr><td>計劃</td><td colspan="2">100</td></tr>
<tr><td>紅利/花紅</td><td colspan="2">不設週年紅利
派發特級花紅
(第 5 個保單週年日起適用)</td><td>週年紅利
期滿紅利 (第 10 個保單週年日起適用)</td></tr>
<tr><td>首 10 個保單年度升級保障
新增保障</td><td colspan="2">於退保時的金額與身故賠償/危疾賠償時的金額可能會有所不同
<table><tr><th>投保年齡</th><th>升級保障金額
(繕發時原有基本保額的百分比)</th></tr><tr><td>0-30 歲</td><td>50%</td></tr><tr><td>31 歲或以上</td><td>35%</td></tr></table>毋須額外體檢或財務核保
只適用於身故賠償及 54 項危疾賠償
可轉換至終身壽險保單[1]</td><td>✘</td></tr>
<tr><td>個人最高投保額</td><td colspan="2">1,500,000 美元 /
11,250,000 港元/澳門幣
(包括升級保障金額)
提升投保額</td><td>1,500,000 美元 /
11,250,000 港元/澳門幣</td></tr>
<tr><td>抵港抵澳內地受保人保費</td><td colspan="2">標準保費</td><td>NR”A”評級
(與現時「安心保」系列的安排相同)</td></tr>
<tr><td>受保疾病數目 (危疾 / 早期危疾 / 嚴重兒童疾病)</td><td colspan="2">54 / 39 / 7
與「多重進泰安心保」(SCP) 相同</td><td>54 / 39 / 7
4 項新增的早期危疾：
- 嚴重阻塞性睡眠窒息症
- 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症
- 嚴重精神病
- 早期腦退化症包括早期亞爾茲海默氏症
3 項新增的嚴重兒童疾病：
新增疾病
- 自閉症
- 因疾病或受傷導致智力缺陷
- 嚴重哮喘</td></tr>
</table>

[1] 當「升級保障」批註須仍然生效時，客戶可由保單之第 9 個保單週年日或緊隨著受保人 64 歲生日後之保單週年日（以最先者為準）起，把「升級保障金額」的餘額轉換至終身壽險保單，惟需符合公司當時之轉換規則及視乎當時可供的產品選擇而定。

	加裕倍安保	加裕倍安保 (加強版)	進泰安心保 2
危疾賠償	原有基本保額的 100%[2] + 特級花紅 (非保證) - 任何預支賠償		原有基本保額的 100%[2] + 積存紅利 (非保證) + 期滿紅利 (非保證) - 任何預支賠償
早期危疾賠償	原有基本保額的 20%[3] + 特級花紅 (非保證) 每種早期危疾只可賠償一次[4]		原有基本保額的 20%[3] + 期滿紅利 (非保證) 每種早期危疾只可賠償一次[4]
- **原位癌**	原有基本保額的 20% + 特級花紅 (非保證) (個人最高賠償限額為 45,000 美元 / 360,000 港元/澳門幣)		原有基本保額的 20% + 期滿紅利 (非保證) **(個人最高賠償限額為 45,000 美元 / 360,000 港元/澳門幣)** 提升上限
- **經皮穿刺冠狀動脈介入（即通波仔）**	原有基本保額的 20% + 特級花紅 (非保證) (個人最高賠償限額為 45,000 美元 / 360,000 港元/澳門幣)		原有基本保額的 20% + 期滿紅利 (非保證) **(個人最高賠償限額為 45,000 美元 / 360,000 港元/澳門幣)**
嚴重兒童疾病賠償	原有基本保額的 20% + 特級花紅 (非保證) (每種嚴重兒童疾病只可賠償一次而個人最高賠償限額為 30,000 美元 / 240,000 港元/澳門幣)		原有基本保額的 20% + 期滿紅利 (非保證) (每種嚴重兒童疾病只可賠償一次而個人最高賠償限額為 30,000 美元 / 240,000 港元/澳門幣)
癌症多重賠償	✗	**額外原有基本保額 80% (最多賠償 2 次，合共 160%)** (詳情請參閱 V. 全港首創 —「癌症多重賠償」) 全港首創	✗

注意：

1. **「加裕倍安保」及「加裕倍安保（加強版）」不設週年紅利，因此不設「扣除保費舉例」**
2. **首 10 個保單年度升級保障只適用於身故賠償及 54 項危疾賠償**
3. **癌症多重賠償只適用於「加裕倍安保（加強版）」**
4. **進泰安心保 2 的主要提升項目為早期危疾及嚴重兒童疾病的數目，以及原位癌及通波仔的個人最高賠償限額**

[2] 須作手術之腦動脈瘤之賠償為原有基本保額的 50%。

[3] 骨質疏鬆症連骨折之賠償為原有基本保額的 10%。

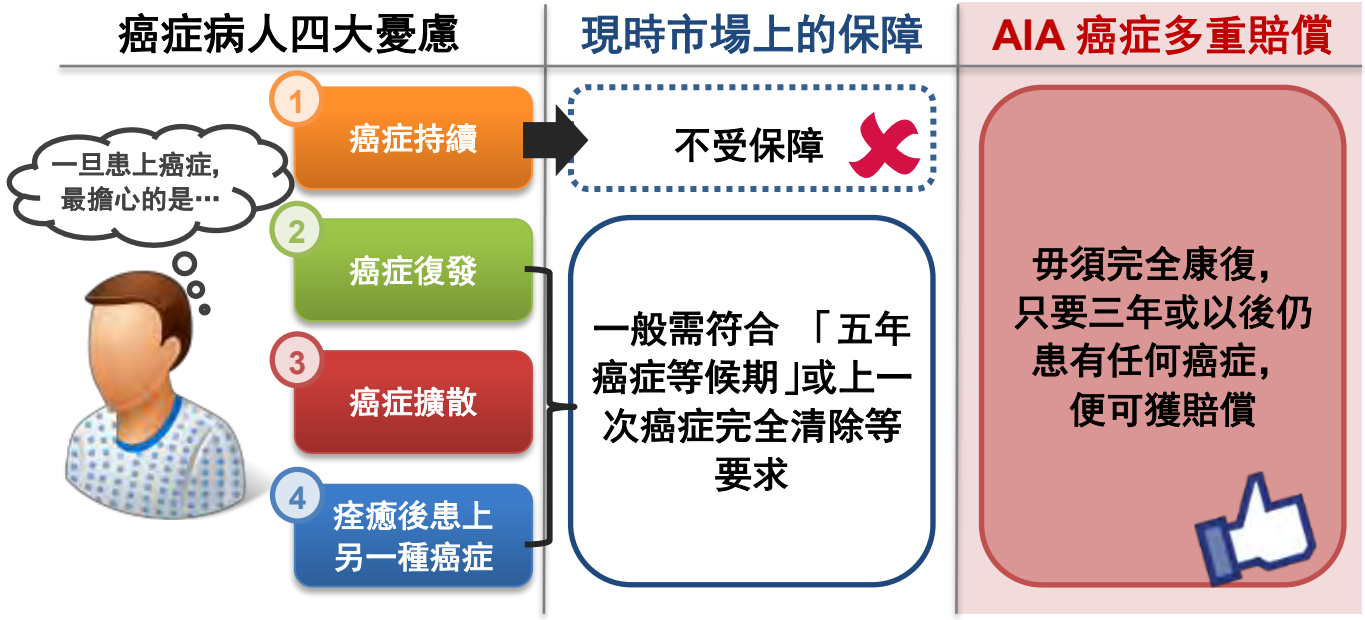
[4] 於兩處不同器官群的原位癌，最多支付限制預支保額兩次，惟該兩次賠償總和不得超過 45,000 美元或 360,000 港元 / 澳門幣。

V. 全港首創 — 「癌症多重賠償」

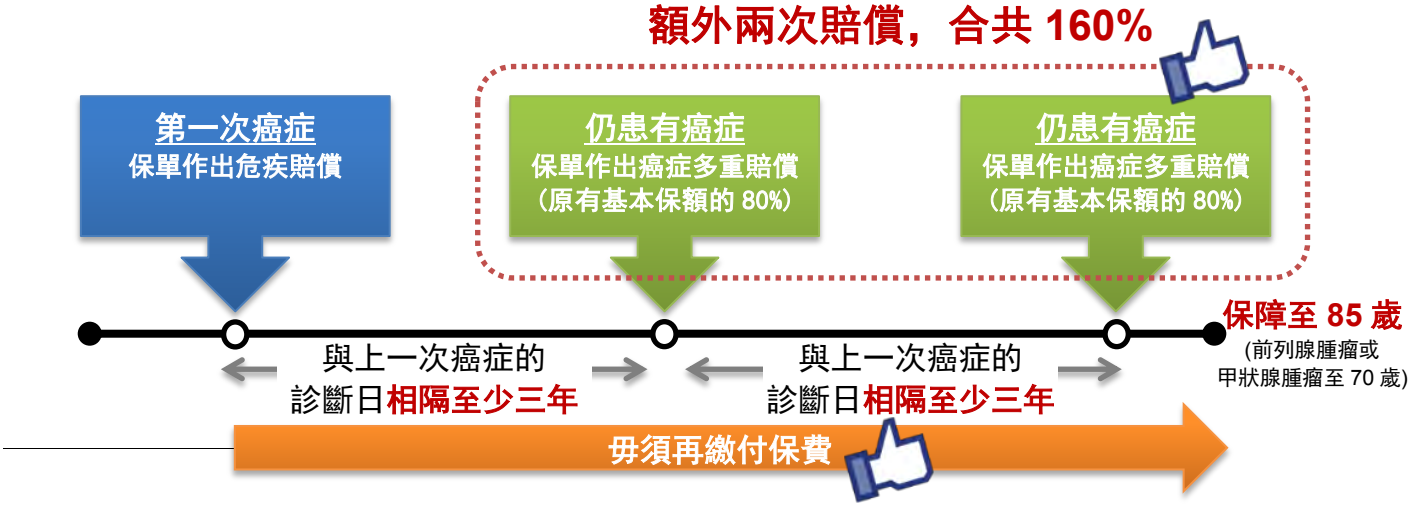
AIA 一直具有前瞻性。我們留意到，隨着醫療技術日漸進步，不少治療癌症的新方法陸續出現，例如早前介紹過的免疫療法及質子治療(請參閱早前通告 A150906 及 A160118)。癌症存活率亦隨之而上升，以乳癌、大腸及直腸癌為例，存活率高達 90%[5]。

作為市場先驅，我們致力研發新產品，務求提供最緊貼醫療技術及客戶未來數十年所的需要的危疾保障。我們研發了全港首創的「癌症多重賠償」，令客戶**於同一次癌症毋須完全康復下在三年或以後亦可獲額外的賠償**，以應付長期的癌症醫費用及生活所需。此保障**不設「癌症清除日」、「五年癌症等候期」等要求**，較市場的多重癌症保障**更清晰、更寬鬆、更符合實際需要**，為癌症保障帶來新定義。

A. 市場定義



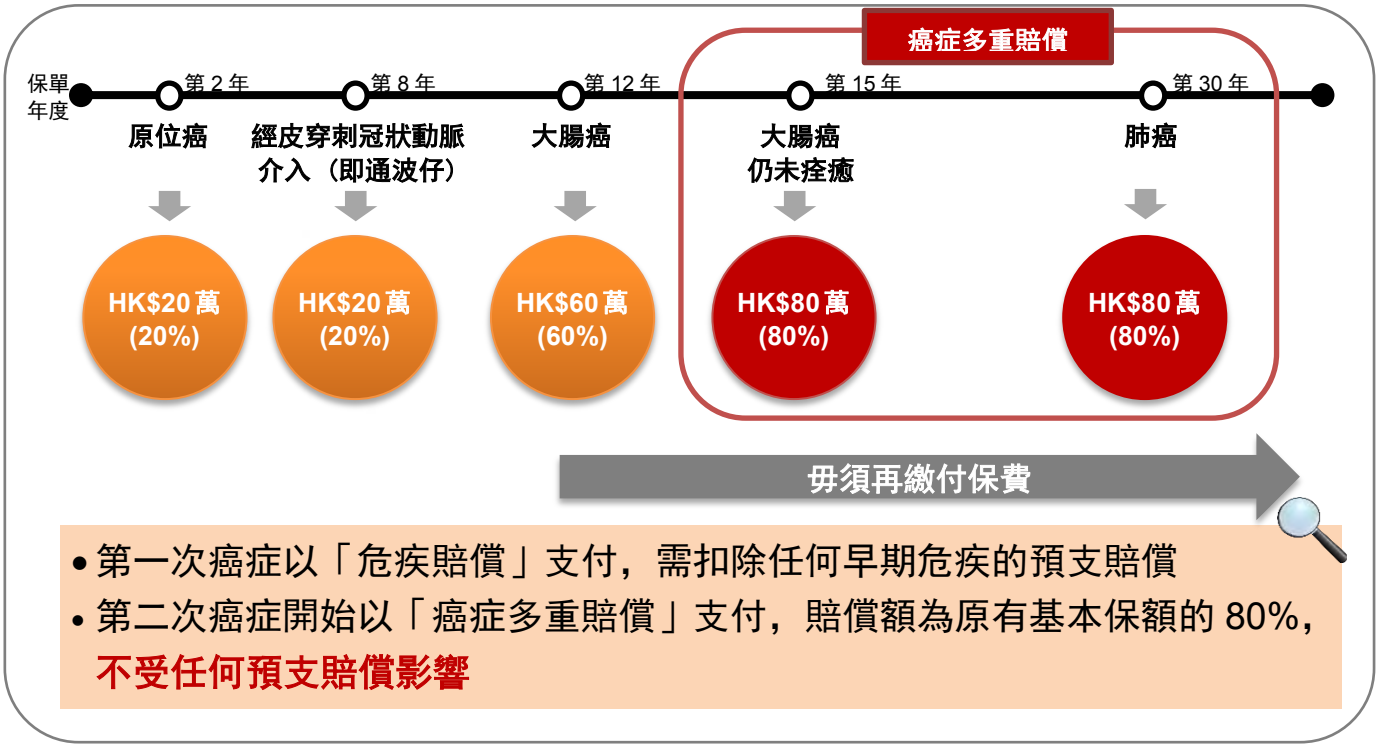
B. 如何運作？



[5] 資料來源：Cancer Treatment & Survivorship – Facts & Figures 2014-15, American Cancer Society

C. 賠償例子

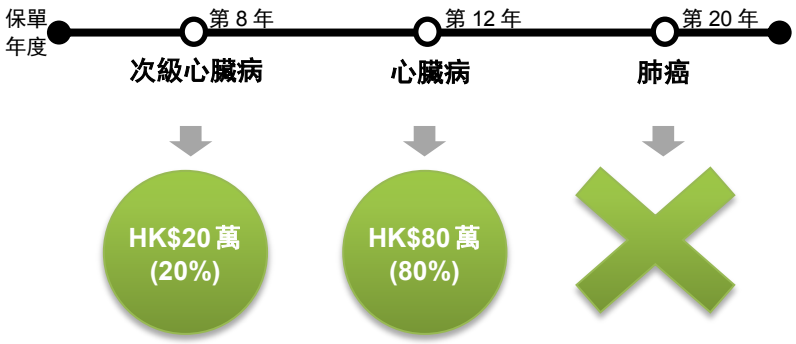
黃先生，35 歲，買了「加裕倍安保（加強版）」，保額為 HK$100 萬：



- 第一次癌症以「危疾賠償」支付，需扣除任何早期危疾的預支賠償
- 第二次癌症開始以「癌症多重賠償」支付，賠償額為原有基本保額的 80%，**不受任何預支賠償影響**

D. 注意事項

1



- 癌症多重賠償**只適用於第一次嚴重疾病賠償為癌症**的人士
- 若保單就癌症以外的其他嚴重疾病作出賠償(例如心臟病或中風)，此保障便會停止生效，往後之癌症不會獲賠償

2

- 癌症多重賠償**保障至 85 歲，就前列腺腫瘤或甲狀腺腫瘤的保障則至 70 歲**

3

- 受保人需在第二及/或第三次癌症診斷日期後仍然**生存最少 15 天**

VI. 核保規則重點

1

- **首 10 年「升級保障」：**
  - **毋須計算在免體檢限額內**
  - **毋須計算在入息倍數之最高可申請限額內**
  - **只計算在危疾產品個人最高投保限額內**
- 危疾產品個人最高投保額提高至$150 萬美元

2

- **投保手續與 SCP 相同**(壽險投保申請書 及 18 歲以下受保人之投保申請修正書)

3

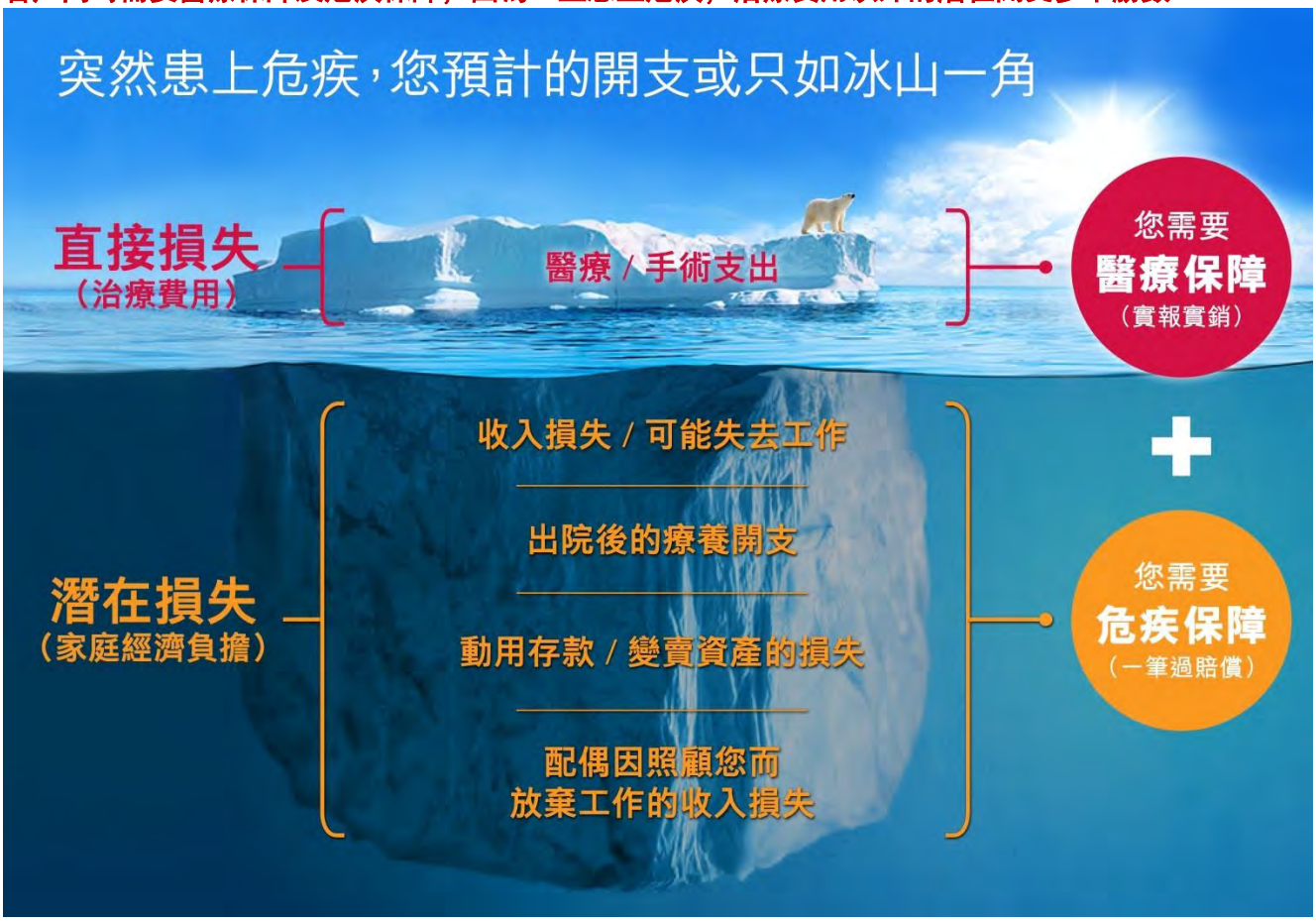
- 其餘核保規則與現行規則相同

VII. 索償規則重點

- **多重癌症定義及索償要求與現行規則相同**

VIII. 危疾醫療 1+1

客戶同時需要醫療保障及危疾保障，因為一旦患上危疾，治療費用以外的潛在開支多不勝數：



AIA 提供齊全的健康保障，客戶可配搭不同的危疾及醫療產品，以獲得更全面的保障。以下的例子是 3 款危疾新產品如何配合醫療產品：

加裕倍安保 (加強版)	＋	「亞洲至尊」醫療計劃	＝	全方位保障
加裕倍安保 (加強版)	＋	特級「健康之寶」醫療保障計劃 2	＝	相輔相成
加裕倍安保/ 進泰安心保 2	＋	癌症全方位特級保障	＝	經濟之選

財務策劃顧問於推介/銷售任何保險產品之前，必須先與客戶進行財務需要分析。

IX. 個案分析

加裕倍安保 (加強版)

愛家一族



Tony 選擇投保「加裕倍安保(加強版)」

抵港/抵澳內地人士所需保費與港澳客戶相同

保單持有人及受保人	Tony	原有基本保額	15萬美元 + 首10年升級保障 5.25萬美元[1]
職業	教師	每年保費	4,674美元 (分18年繳款)

情況1 受保人不幸確診癌症並引致3次索償

嶄新優勢:癌症多重賠償

Tony投保「加裕倍安保(加強版)」

保單年度 9 — 首次癌症索償後毋須繳付保費並繼續享有多重癌症賠償 — 12 — 15

第1次癌症賠償

受保人首次被確診患上大腸癌

100%原有基本保額:15萬美元+
首10年升級保障:5.25萬美元+
特級花紅:9,675美元[2]

21萬美元

第2次癌症賠償

受保人仍患有癌症而需繼續接受大腸癌治療

80%原有基本保額:

12萬美元

第3次癌症賠償

受保人被確診患上肝癌

80%原有基本保額:

12萬美元

Tony獲得總賠償額:**45萬美元**
約為原有基本保額的**3倍**

註:以上個案及數字乃假設及只作舉例說明之用,實際花紅派發並非保證,其金額由AIA全權決定。
1. 首10年升級保障為基本保額15萬美元 x 35% 即5.25萬美元。
2. 特級花紅乃根據現有花紅率計算,不反映未來表現亦並非保證,因此確實支付的特級花紅或會變更,其金額由AIA全權決定,有可能高於或低於以上所示。以上的例子假設整個保單年期內沒有任何現金提取或保單貸款,並且假設所有保費於到期時已被全數繳付。

情況2 受保人一直身體健康,並無提出索償

保單現金價值總值[2]不斷提升

開始派發非保證特級花紅[3]

Tony投保「加裕倍安保(加強版)」

保單年度 6 — 30 — 50

長線儲蓄成果

若Tony將資金滾存至65歲,他可利用現金價值總值[2]作退休或協助女兒將來置業之用

退保時之
保證現金價值:8.8萬美元 +
非保證特級花紅:9.9萬美元[3]

18.7萬美元

約為已繳總保費的2.23倍
預期每年回報率達3.72%[4]

長線儲蓄成果

若Tony將資金滾存至85歲

退保時之
保證現金價值:12.5萬美元 +
非保證特級花紅:53.3萬美元[3]

65.8萬美元

約為已繳總保費的7.83倍
預期每年回報率達5%[4]

保單會於退保後終止

註:以上個案及數字乃假設及只作舉例說明之用,實際花紅派發並非保證,其金額由AIA全權決定。
1. 首10年升級保障為基本保額15萬美元 x 35% 即5.25萬美元。2.「現金價值總值」為預期的數值,並非保證。3. 特級花紅乃根據現有花紅率計算,不反映未來表現亦並非保證,因此確實支付的特級花紅或會變更,其金額由AIA全權決定,有可能高於或低於以上所示。以上的例子假設整個保單年期內沒有任何現金提取或保單貸款,並且假設所有保費於到期時已被全數繳付。4.「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳總保費計算。

進泰安心保 2

「進泰安心保2」— 上位新人類



Billy滿腹大計，期望在事業上盡快上位！精明的他懂得把握「年青的優勢」，投保了**「進泰安心保2」**，以相宜保費獲享危疾保障，讓自己安心拼搏之餘；亦可善用保單作儲蓄工具，加快實現目標的步伐。

保單持有人及受保人	Billy (25歲，非吸煙者)		
職業	行政經理	家庭狀況	單身，父母即將退休
原有基本保額	120萬港元	每月保費	2,220港元 (分18年繳款)

至醒投保攻略
越年輕投保
保障期越長！
保費越低！

保單現金價值總值會於保單內累積
Billy可於有需要時提取非保證週年紅利
讓理財更靈活！

Billy投保
「進泰安心保2」

保單年度 5 10 15

早期危疾保障
受保人患上嚴重阻塞性睡眠窒息症
預支：20%原有基本保額
24萬港元

早期危疾保障
受保人進行經皮穿刺冠狀動脈介入手術 (即通波仔)
預支：20%原有基本保額
24萬港元

危疾保障
受保人患上心臟病
賠償餘下60%原有基本保額
72萬港元

及早投保危疾保障，自己更安心，家人更放心！

註：以上個案及數字乃假設並只作舉例說明之用及不包括非保證紅利，而實際紅利派發並非保證，其金額由AIA全權決定。
- 「現金價值總值」為預期的數值，並非保證。「現金價值總值」包括保證現金價值，非保證週年紅利及非保證期滿紅利。
- 當所支付的任何賠償總額已達到原有基本保額的100%，嚴重疾病、非嚴重疾病、早期危疾及/或嚴重兒童疾病賠償將會終止。

X. 市場分析

A. 總覽

以下是「加裕倍安保」、「加裕倍安保（加強版）」及「進泰安心保 2」較市場同類型產品優勝之處，詳情請參閱此章節內之重點分析及附錄二之產品比較。

「加裕倍安保」及「加裕倍安保（加強版）」

市場上類似的產品只有**保記**：

保證回報：

- 加裕倍安保及加裕倍安保(加強版)在大部分情況下皆**較保記高**

總回報(美元/港元)：

- 加裕倍安保於**目標客戶群在大部分情況下較保記優勝**

保障：

- **保記只保障 17 項早期危疾及嚴重兒童疾病，而友邦則保障 46 項**
- 友邦的**首 10 年額外保障 50%的賠償額提供至 30 歲，保記只至 18 歲**
- 加裕倍安保(加強版)提供市場獨有的**癌症多重賠償**
- 友邦的原位癌及通波仔最高賠償限額較高

保費(美元)：

- 加裕倍安保的**保費全線低於保記**
- 加裕倍安保(加強版) **保費與保記相若**，但已包括全城獨有的**癌症多重賠償**

保費(港元)：

- 加裕倍安保(18 年繳)的**保費於年青一族有優勢**，其他情況下亦具競爭性

「進泰安心保 2」

市場上類似的產品有**盛記、宏記、富記及萬記**：

保障：

- 友邦的原位癌及通波仔最高賠償限額較高

保費(美元)：

- **保費(18 年繳)較大部份對手低**，除盛記外，但**盛記早期危疾的保障只至 85 歲**

保費(港元)：

- 保費(18 年繳)於大部情況下**與對手相若**

B. 產品特點比較

公司	友邦		保記	盛記	宏記	富記	萬記
計劃名稱	**加裕倍安保 / 加裕倍安保 (加強版)**	**進泰安心保 2**	**危 X 終 X 保計劃**	**X采嚴重X病保障+ X采早期附加契約**	**X 健無憂危 X 保 + 早 X 危疾附加保障**	**好 X 守危疾 X 障計劃+ 好 X 守周全 X 障附約**	**首 X 健康保 100+ 保費 X 贈計劃**
計劃種類	基本計劃		基本計劃	基本計劃+ 附加契約	基本計劃+ **附加契約 (繳付至 75 歲)**	基本計劃+ **附加契約 (繳付至 85 歲)**	基本計劃
最高投保額	**150 萬美元#**		120 萬美元	125 萬美元	100 萬美元	125 萬美元	**75 萬美元**
受保疾病數目 (危疾/ 早期危疾/ 嚴重兒童疾病)	100 (54 / 39 / 7)		**69 (52@ / 7 / 10)**	126 (56 / 62* / 8)	113 (60** / 45 / 8)	110 (54 / 50^ / 6)	116 (53 / 55+ / 8)
紅利/花紅							
- 週年紅利/花紅	×	✓	×	×	✓	×	×
- 期滿紅利/花紅	✓	✓	✓	✓	×	✓	✓
首 10 年額外保障 -保障金額 (基本保額的百分比) -保障 -轉換至終身壽險	•**0-30 歲: 50%** 31 歲或以上: 35% •危疾及身故賠償 •可轉換	不適用	•**0-18 歲: 50%** 19 歲或以上:35% •所有賠償 •可轉換	•35% •危疾及身故賠償 •**不可轉換**	•50% •**只有危疾賠償** •**不可轉換**	不適用	不適用
額外危疾保障	**加裕倍安保(加強版)** •**第 2 次及第 3 次癌症合共 160%** 加裕倍安保 •不適用	不適用	6 項嚴重危疾: 20% (需符合比一般危疾更嚴謹的要求, 例如癌症需達至第四期)	不適用	前列腺癌或睪丸癌: 10% 第 2 次心臟病/中風: 100%	不適用	不適用

公司	友邦		保記	盛記	宏記	富記	萬記
計劃名稱	**加裕倍安保 / 加裕倍安保 (加強版)**	**進泰安心保 2**	**危 X 終 X 保計劃**	**X采嚴重X病保障+ X采早期附加契約**	**X 健無憂危 X 保 + 早 X 危疾附加保障**	**好 X 守危疾 X 障計劃+ 好 X 守周全 X 障附約**	**首 X 健康保 100+ 保費 X 贈計劃**
最高危疾賠償額 (包括首 10 年額外保障、危疾賠償及額外危疾保障)	**加裕倍安保(加強版)** **•0-30 歲:310%** **•31 歲或以上: 295%** 加裕倍安保 •0-30 歲:150% •31 歲或以上: 135%	100%	0-18 歲: 180% 19 歲或以上:162%	135%	250%	100%	100%
原位癌及通波仔最高賠償限額	**45,000 美元**		30,000 美元	30,000 美元	30,000 美元	30,000 美元	30,000 美元

- **保記只保障 7 項早期危疾**。其他對手有部份是**分拆疾病、保障不普遍的疾病或有較嚴謹的定義**
- **友邦的首 10 年額外保障不論在賠償金額、保障或轉換至終身壽險計劃方面皆有優勢**
- **宏記雖提供第 2 次的心臟病/中風保障，但只賠償 100%，而心臟病及中風的病發率遠低於癌症**^^。相比之下，加裕倍安保(加強版) 的癌症多重賠償更符合實際需要，總賠償金額亦較高 (160%)

\# 包括升級保障金額
@ 肌萎縮性脊髓側索硬化、運動神經元病及進行性延髓癱瘓分拆為 3 種危疾
* 部份早期危疾定義比一般嚴謹，如部份原位癌需動手術方可獲賠償
** 分拆疾病 (如:運動神經原疾病分拆出肌萎縮性脊髓側索硬及化症及原發化等)或保障不普遍的危疾(如:因侵害而感染愛滋病及伊波拉出血熱)
^ 於 8 個器官之原位癌分別列為 8 項早期危疾
\+ 於 17 個器官之原位癌分別列為 17 項早期危疾
^^ 資料來源：香港衛生署衛生防護中心 2014 年數據

C. 主要疾病定義比較

以下是根據保單契約內之疾病定義之比較：

主要危疾

公司	友邦	保記	盛記	宏記	富記	萬記
計劃名稱	加裕倍安保/ 加裕倍安保 (加強版) / 進泰安心保 2	危 X 終 X 保計劃	X采嚴重X病保障 + X采早期附加契約	X 健無憂危 X 保 + 早 X 危疾附加保障	好 X 守危疾 X 障計劃 + 好 X 守周全 X 障附約	首 X 健康保 100+ 保費 X 贈計劃
癌症						
惡性細胞的擴散	沒有列明	列明	列明	列明	列明	列明
心臟病						
心肌酵素	適用	適用	適用	適用	適用	適用
心肌旋轉蛋白水平達到心肌旋轉蛋白 I	適用 >0.5ng/ml	不適用	不適用	不適用	適用 >1.0ng/ml (及 AccuTnI > 0.5ng.ml)	適用 >1.0ng/ml (及 AccuTnI > 0.5ng.ml)
中風						
永久神經後遺症的定義	需持續 4 個星期	沒有定義時限	需持續 4 個星期	需持續 6 個星期	需持續 6 個星期	需持續 6 個月

- **癌症：**
  - 友邦只要求惡性細胞「侵略其他細胞組織的特徵」
- **心臟病：**
  - 除心肌酵素外，友邦亦包括心肌旋轉蛋白作為另一指標，而**保記、盛記及宏記則只接受心肌酵素為單一指標**
  - **友邦的心肌旋轉蛋白要求較富記及萬記低**
- **中風：**
  - 友邦與盛記皆要求神經後遺症持續 4 個星期，**比宏記、富記及萬記更寬鬆**
  - **保記未有具體列明何謂「永久」**性神經功能不足

主要早期危疾

公司	友邦	保記	盛記	宏記	富記	萬記
計劃名稱	加裕倍安保/ 加裕倍安保 (加強版) / 進泰安心保 2	危 X 終 X 保計劃	X采嚴重X病保障 + X采早期附加契約	X 健無憂危 X 保 + 早 X 危疾附加保障	好 X 守危疾 X 障計劃 + 好 X 守周全 X 障附約	首 X 健康保 100+ 保費 X 贈計劃
經皮穿刺冠狀動脈介入 (即通波仔)						
冠狀動脈狹窄或閉塞的最小數量	1 條	1 條	1 條 (75%) 或 2 條 (50%)	2 條	2 條	1 條
狹窄的百分比	50%	50%		60%	50%	50%
原位癌						
1. 乳房	✓	✓	✓	✓	✓	✓
2. 子宮	✓	✓	✓	✓	✓	✓
3. 子宮頸		✓	✓		✓	✓
4. 卵巢	✓	✓	✓	✓	✓	✓
5. 輸卵管		✓	✓		✓	✓
6. 陰道	✓	✓	✓	✓	✓	✓
7. 外陰		✗	✗	✗	✗	✗
8. 大腸	✓	✓	✓	✓ (附加契約)	✓ (附加契約)	✓
9. 直腸			✗			
10. 陰莖	✓	✓	✗	✓ (附加契約)	✓ (附加契約)	✓
11. 睾丸	✓	✓	✓	✗	✓	✓
12. 肺	✓	✓	✓ (附加契約, 需動手術)	✓ (附加契約)	✓ (附加契約)	✓
13. 肝	✓	✗	✓ (附加契約, 需動手術)	✓ (附加契約)	✓ (附加契約)	✓
14. 胃	✓	✓	✓	✓ (附加契約)	✓ (附加契約)	✓
15. 食道			✗			
16. 泌尿道	✓	✓	✗	✓ (附加契約)	✓ (附加契約)	✓
17. 膀胱		✗	✓ (附加契約, 需動手術)	✗	✗	✗
18. 鼻咽	✓	✓	✗	✓ (附加契約)	✓ (附加契約)	✓
19. 胰臟	✗	✗	✓ (附加契約, 需動手術)	✗	✗	✗

- **通波仔：**
  - 友邦的要求**比盛記、宏記及富記更寬鬆**
- **原位癌：**
  - **友邦的原位癌的受保器官/部位最多**
  - **保記不保障肝臟原位癌**
  - **盛記有部分原位癌需動手術方可獲賠償**

D. 保費比較

（以總保費計算）

括號內之數字等於友邦的保費除以保記的保費。數值少於 100%代表友邦的保費較低。

有顏色的地方代表友邦的「加裕倍安保」或「加裕倍安保」(加強版)較優勝：於相關年齡有較低保費

美元保單

保費繳付期=18/20 年，危疾保額=US$75,000 美元

	友邦 加裕倍安保	友邦 加裕倍安保 (加強版)	保記* 危 X 終 X 保計劃
男性			
0 歲	15,377 (89%)	16,605 (96%)	17,250
10 歲	19,143 (86%)	20,682 (93%)	22,185
20 歲	24,516 (85%)	26,501 (92%)	28,890
30 歲	32,967 (90%)	35,694 (97%)	36,645
40 歲	47,115 (92%)	51,017 (99%)	51,315
女性			
0 歲	14,823 (86%)	15,620 (91%)	17,250
10 歲	18,711 (85%)	19,899 (90%)	22,080
20 歲	24,219 (85%)	25,988 (91%)	28,620
30 歲	32,940 (90%)	35,640 (98%)	36,420
40 歲	46,575 (96%)	50,801 (105%)	48,570

港元保單

保費繳付期=18/20 年，危疾保額=HK$600,000

	友邦 加裕倍安保	友邦 加裕倍安保 (加強版)	保記* 危 X 終 X 保計劃
男性			
0 歲	133,164 (96%)	144,072 (104%)	138,000
10 歲	166,428 (94%)	180,036 (101%)	177,480
20 歲	213,516 (92%)	231,120 (100%)	231,120
30 歲	288,036 (98%)	311,904 (106%)	293,160
40 歲	412,560 (100%)	446,796 (109%)	410,520
女性			
0 歲	128,412 (93%)	135,540 (98%)	138,000
10 歲	162,540 (92%)	173,016 (98%)	176,640
20 歲	211,140 (92%)	226,584 (99%)	228,960
30 歲	287,820 (99%)	311,580 (107%)	291,360
40 歲	407,592 (105%)	444,852 (114%)	388,560

- **保費(美元)：**
  - 加裕倍安保的保費全線低於保記
  - 加裕倍安保(加強版) 保費與保記相若，但已包括全城獨有的癌症多重賠償
- **保費(港元)：**
  - 加裕倍安保(18 年繳)的保費於年青一族有優勢，其他情況下亦具競爭性

E. 回報比較

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期

美元保單

30 歲非吸煙男性，保費繳付期=18/20 年，總保費= 27,000 美元

公司	友邦		保記*	盛記^	萬記
計劃名稱	加裕倍安保	加裕倍安保 (加強版)	危 X 終 X 保計劃	X 采嚴重 X 病保障 + X 采早 X 附 X 契約	首 X 健康保 100+ 保費 X 贈計劃
每年總保費	1,500	1,500	1,351 (20 年繳)	1,350 (20 年繳)	1,349 (20 年繳)
總保費	27,000	27,000	27,020	27,000	26,984
基本保額	61,425	56,732	55,300	55,900 附加契約保額：13,976	61,300

保證現金價值

年期	金額	回報率	金額	回報率	金額	回報率	金額	回報率	金額	回報率
20	23,280	-1.30%	21,502	-2.01%	17,563	-4.31%	8,050	-13.71%	26,984	0.00%
30	30,774	0.61%	28,423	0.24%	25,669	-0.25%	22,919	-0.80%	26,984	0.00%
40	39,066	1.17%	36,082	0.92%	28,371	0.16%	22,919	-0.54%	26,984	0.00%
50	47,174	1.35%	43,570	1.16%	31,073	0.35%	22,919	-0.40%	26,984	0.00%
60	53,378	1.33%	49,300	1.17%	55,300	1.42%	55,900	1.44%	26,984	0.00%
70	61,425	1.34%	56,732	1.21%	55,300#	1.21%#	55,900	1.21%	26,984	0.00%

現金總值

年期	金額	回報率	金額	回報率	金額	回報率	金額	回報率	金額	回報率
20	34,877	2.19%	33,075	1.74%	29,587	0.86%	15,149	-5.90%	27,524	0.19%
30	63,464	3.96%	60,573	3.74%	62,332	4.03%	43,602	2.32%	47,222	2.71%
40	117,101	4.68%	111,081	4.51%	108,963	4.57%	66,353	2.94%	75,556	3.37%
50	225,092	5.16%	207,582	4.96%	181,706	4.73%	108,334	3.44%	114,683	3.58%
60	498,144	**5.74%**	455,490	**5.56%**	356,525	5.15%	210,575	4.10%	215,874	4.15%
70	749,385	**5.49%**	692,130	**5.35%**	574,539#	5.20%#	362,959	4.34%	357,541	4.31%

總身故賠償

年期	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和
20	86,069	319%	81,331	301%	75,341	279%	62,999	233%	61,840	229%
30	105,891	392%	100,455	372%	104,711	388%	76,583	284%	81,538	302%
40	139,459	517%	131,732	488%	153,225	567%	99,334	368%	109,872	407%
50	239,343	886%	220,744	818%	235,915	873%	141,315	523%	148,999	552%
60	506,191	1875%	462,922	1715%	356,525	1320%	210,575	780%	250,189	927%
70	749,385	2776%	692,130	2563%	574,539#	2126%#	362,959	1344%	391,856	1452%
保證回本期	26 年		29 年		30-35 年		55 年		15 年	
總回本期	18 年		18 年		15-20 年		24 年		10-15 年	

- 由於宏記及富記的早期危疾附加契約不是限繳保費，因此沒有包括在此比較內
- 大部份情況下，**加裕倍安保不論於保證現金價值、現金總值、總身故賠償、保證回本期及總回本期亦較其他對手優勝，現金總值回報率更高達 5.74%！**
- **加裕倍安保(加強版)的回報略低於加裕倍安保，但仍相當可觀及具競爭性**
- **保證現金價值：**
  - 保記及盛記的於保證現金價值短至中期的回報偏低，而 85 歲及期後之保證現金價值則相等於保額。而**友邦則在整個年期穩步上升**
  - 萬記雖然較早回本，但全期沒有任何增長
- **現金總值及總身故賠償：**
  - 友邦的總身故賠償內之特級花紅的金額較現金總值內之特級花紅的金額高，與保記相似
  - **盛記及萬記的非保證回報略為遜色，保記較可觀，但仍不及友邦**

* 使用下次生日年齡　　^ 早期危疾保障附加於基本計劃之保額　　# 此為保單年度第 69 年的數字

港元保單

30 歲非吸煙男性，保費繳付期=18/20 年，總保費= 216,000 港元

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期

公司	友邦		保記*		盛記^		萬記	
計劃名稱	加裕倍安保	加裕倍安保 (加強版)	危 X 終 X 保計劃		X 采嚴重 X 病保障 + X 采早 X 附 X 契約		首 X 健康保 100+ 保費 X 贈計劃	
每年總保費	12,000	12,000	10,801 (20 年繳)		10,800 (20 年繳)		10,800 (20 年繳)	
總保費	216,000	216,000	216,010		216,000		216,000	
基本保額	446,595	412,655	442,100		447,205 附加契約保額：111,801		490,700	
保證現金價值								
年期	金額	回報率	金額	回報率	金額	回報率	金額	回報率	金額	回報率
20	169,260	-2.15%	156,396	-2.86%	140,407	-4.31%	64,398	-13.71%	216,006	0.00%
30	223,744	0.16%	206,740	-0.20%	205,210	-0.25%	183,354	-0.80%	216,006	0.00%
40	284,034	0.87%	262,449	0.62%	226,811	0.16%	183,354	-0.54%	216,006	0.00%
50	342,985	1.12%	316,919	0.93%	248,412	0.35%	183,354	-0.40%	216,006	0.00%
60	388,091	1.14%	358,597	0.99%	442,100	1.42%	183,354	-0.32%	216,006	0.00%
70	446,595	1.19%	412,655	1.06%	442,100#	1.21%#	447,205	1.21%	216,006	0.00%
現金總值								
年期	金額	回報率	金額	回報率	金額	回報率	金額	回報率	金額	回報率
20	269,475	1.90%	256,259	1.47%	205,869	-0.46%	115,826	-6.40%	220,326	0.19%
30	482,859	3.73%	461,513	3.52%	382,778	2.77%	333,615	2.11%	378,011	2.71%
40	875,862	4.46%	831,087	4.29%	618,051	3.44%	499,081	2.74%	604,817	3.37%
50	1,650,615	4.94%	1,521,665	4.74%	913,324	3.57%	804,522	3.26%	918,026	3.58%
60	3,569,277	5.52%	3,262,368	5.34%	1,574,053	3.96%	804,522	2.62%	1,728,050	4.15%
70	5,448,459	5.33%	5,034,391	5.19%	2,268,592#	3.99%#	2,680,547	4.20%	2,862,082	4.31%
總身故賠償								
年期	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和	金額	總身故賠償/已付保費總和
20	659,531	305%	624,842	289%	563,103	261%	498,634	231%	495,020	229%
30	798,958	370%	759,161	351%	692,196	320%	597,466	277%	652,705	302%
40	1,038,423	481%	981,294	454%	937,340	434%	762,932	353%	879,511	407%
50	1,754,225	812%	1,617,401	749%	1,321,614	612%	1,068,373	495%	1,192,720	552%
60	3,627,781	1680%	3,316,426	1535%	1,574,053	729%	1,068,373	495%	2,002,743	927%
70	5,448,459	2522%	5,034,391	2331%	2,268,592#	1050%#	2,680,547	1241%	3,136,776	1452%
保證回本期	29 年		32 年		30-35 年		55 年		10-15 年	
總回本期	18 年		18 年		20-25 年		25 年		15 年	

- **加裕倍安保及加裕倍安保(加強版)於港元保單仍具回報上的優勢**

* 使用下次生日年齡

^ 早期危疾保障附加於基本計劃之保額

\# 此為保單年度第 69 年的數字

有關產品比較的詳情，請參閱**附錄二**。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)/非保證額外花紅(如有)及非保證特級花紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/花紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2016 年 4 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

XI. 現有客戶之安排

現有「泰然安心保 2」(ECP2) 及「進泰安心保」 (PCP) 客戶的安排 (Plan Change)

(a) 不設計劃轉換至「加裕倍安保」及「加裕倍安保 (加強版)」

由於「加裕倍安保」及「加裕倍安保 (加強版)」與現時的「安心保」系列是屬於不同系列，背後的投資策略及風險截然不同，因此**所有「安心保」系列的計劃不可以轉換至「加裕倍安保」或「加裕倍安保 (加強版)」**。

(b) 現有「泰然安心保 2」(ECP2) 及「進泰安心保」(PCP) 轉換至「進泰安心保 2」(PCP2)

跟隨現行規則

	現有「泰然安心保 2」(ECP2) 轉換至「進泰安心保 2」(PCP2)	現有「進泰安心保」(PCP) 轉換至「進泰安心保 2」(PCP2)
期限	只限舊保單於**首個保單年度**作出更改	只限舊保單於**首個保單年度**作出更改
所需文件	✓ **健康證明書** ✓ RFC 表格 ✓ 建議書 (PGS)	✓ RFC 表格 ✓ 建議書 (PGS)

注意事項

- 客戶只可以同一保單選擇（包括危疾保額、保費繳款年期及保單貨幣）作更改。由於 PCP2 只提供計劃 100，**因此 ECP2 計劃 80 或 PCP 計劃 80 皆不可更改至 PCP2**
- 就新受保的疾病及限額而言：
  - 設有 90 日的等候期
  - PCP2 保單生效前已存在的狀況將不獲受保
- 客戶需繳交由舊保單簽發日起計的保費差額連利息
- 銷售同事可得到新保單及現有保單的佣金差額

遞交文件需知

- 請將所需文件一併交回保戶服務部
- 由於保單價值有所變更，銷售同事務必提供新計劃之 PGS 予客戶簽署並與其他所需表格一併交回保戶服務部
- 於公司存根的 PGS 之首頁，請於右上方填寫「致保戶服務部」或「To POS」，以便我們盡快為客戶更改計劃
- 抵港抵澳內地人士必須於香港 (香港生意) 或澳門 (澳門生意) 申請更改計劃及簽署 PGS

現有定期保險 (連危疾保障) 客戶的安排 (Term Conversion)

(a) 定期保險轉換至「加裕倍安保」及「加裕倍安保 (加強版)」

	現有定期保險 (連危疾保障) 轉換至 「加裕倍安保」(PE)及「加裕倍安保 (加強版)」(PEP)
所需文件	✓ 壽險投保申請書 (毋須填寫健康狀況部分) ✓ 危疾簡易核保表格 (共 3 條問題，見下表及附錄三) ✓ 建議書 (PGS)

注意事項

- 由於 PE 及 PEP 只提供計劃 100，**因此 SCIP Pro 或其他危疾保額為 80%定期保險皆需接受正常核保程序(包括體檢或財務核保)，方可轉換至 PE 或 PEP**
- 「升級保障」提供額外保額，但由此所增的 PE 或 PEP 保額亦只需回答危疾簡易核保表格內的 3 條問題。若客戶要求再額外提高保額，則需跟隨現行增加保額的規則。

  例子 (假設升級保障金額為 50%)：

轉換前保額	轉換後保額			安排
SCIR Pro	PEP	升級保障	合共保額	
HK$100 萬	HK$100 萬	HK$50 萬	HK$150 萬	危疾簡易核保表格
HK$100 萬	HK$150 萬	HK$75 萬	HK$225 萬	跟隨現行增加保額的規則 (即需要正常核保)

- 就新受保的疾病、限額及保障(包括「升級保障」)而言：
  - 設有 90 日的等候期
  - PE 或 PEP 保單生效前已存在的狀況將不獲受保
- 自悠附加「進泰安心保」 (Cheerful Prime Care Pro) 不可轉換至 PE 或 PEP
- 其他跟隨現行轉換規則

(b) 定期保險轉換至「進泰安心保 2」(PCP2)

跟隨現行規則

	現有定期保險 (連危疾保障) 轉換至 「進泰安心保 2」(PCP2)
所需文件	✓ 壽險投保申請書 (毋須填寫健康狀況部分) ✓ 危疾簡易核保表格 (共 3 條問題，與 PE 及 PEP 的表格相同) ✓ 建議書 (PGS)

注意事項

- 由於 PCP2 只提供計劃 100，**因此 SCIP Pro 或其他危疾保額為 80%定期保險皆需接受正常核保程序(包括體檢或財務核保)，方可轉換至 PCP2**
- 就新受保的疾病及限額而言：
  - 設有 90 日的等候期
  - PCP2 保單生效前已存在的狀況將不獲受保
- 其他跟隨現行轉換規則

(c) 危疾簡易核保問題

i. Has any application for or reinstatement of life, critical illness, accident, disability or medical health insurance on your life ever been declined, deferred, rated or in any way modified? 您是否曾於申請壽險、危疾、意外、傷殘或醫療保險或申請復保時被拒絕受保、擱置受保、須繳付額外保費或修改合約條款？	☐ Yes 是	☐ No 否
ii. Have you undergone or received medical advice, investigation or treatment for: any disorder of the heart or circulatory system, high blood pressure, stroke, asthma, tuberculosis or other respiratory disease, sleeping disorder or breathing problems such as Obstructive Sleep Apnoea,cancer or tumour of any kind, diabetes, hepatitis or liver condition, urinary or kidney disorder, mental or psychiatric condition such as depression, schizophrenia, psychosis, anxiety, autism or learning disorder, epilepsy, HIV infection or a positive test to HIV, back or neck pain, any disorder of the brain or nervous system, bowel or digestive disorder, anaemia or blood disorder ? 您是否曾被診斷患有或者因以下疾病而接受治療、檢驗或醫療諮詢：心臟或血液循環系統疾病、高血壓、中風、哮喘、結核病、其他呼吸疾病、睡眠障礙或呼吸問題(例如睡眠窒息症)、 癌症或任何腫瘤、糖尿病、肝炎或肝臟疾病、泌尿系統病或腎病、精神病或心理病(例如抑鬱、精神分裂、思覺失調、焦慮、自閉或學習障礙)、癲癇症、HIV感染或HIV檢查呈陽性、背部或頸部疼痛、任何腦部或神經系統疾病、腸或消化系統疾病、貧血或血液疾病 ？	☐ Yes 是	☐ No 否
iii. Are you currently undergoing or are you due to attend at any hospital, clinic or doctor for any treatment, advice, medical investigation(s) or test(s) (other than routine body tests, such as blood tests, electrocardiogram, ultrasonogram, endoscopy, biopsy or X-ray) for any medical condition, disability or symptoms other than a cold and/or influenza? 除因傷風及／或感冒，您是否現有或因任何身體狀況、殘疾和病狀而要到醫院或診所接受註冊西醫的治療、諮詢、檢查或測試（例如驗血、心電圖、超聲波檢查、胃鏡、活組織檢查或 X 光，例行的身體檢查除外）？	☐ Yes 是	☐ No 否

附錄一: 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」</td></tr>
<tr><td>銷售日期</td><td colspan="3">香港及澳門：2016 年 3 月 31 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">「加裕倍安保」及「加裕倍安保 (加強版)」
• 提供危疾保障及人壽並可預期獲派發特級花紅(非保證)的限期繳費終身壽險計劃
• 保障 54 種危疾、39 種早期危疾及 7 種嚴重兒童疾病
• 特設「升級保障」，提供首 10 個保單年度的額外身故賠償及危疾賠償
• 抵港抵澳內地人士可繳交標準保費
• 「加裕倍安保 (加強版)」特設「癌症多重賠償」，提供額外兩次的癌症賠償

「進泰安心保 2」
• 提供危疾保障及人壽並可預期獲派發週年紅利(非保證)及期滿紅利(非保證)的限期繳費終身壽險計劃
• 保障 54 種危疾、39 種早期危疾及 7 種嚴重兒童疾病</td></tr>
<tr><td rowspan="30">計劃編號</td><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「加裕倍安保」</td></tr>
<tr><td>港元</td><td>美元</td></tr>
<tr><td>10 年</td><td>10EJNNP5</td><td>10EENNP5</td></tr>
<tr><td>18 年</td><td>18EJNNP5</td><td>18EENNP5</td></tr>
<tr><td>25 年</td><td>25EJNNP5</td><td>25EENNP5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「加裕倍安保」</td></tr>
<tr><td>港元</td><td>美元</td></tr>
<tr><td>10 年</td><td>10EJNSP5</td><td>10EENSP5</td></tr>
<tr><td>18 年</td><td>18EJNSP5</td><td>18EENSP5</td></tr>
<tr><td>25 年</td><td>25EJNSP5</td><td>25EENSP5</td></tr>
<tr><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「加裕倍安保 (加強版)」</td></tr>
<tr><td>港元</td><td>美元</td></tr>
<tr><td>10 年</td><td>10EJHNP5</td><td>10EEHNP5</td></tr>
<tr><td>18 年</td><td>18EJHNP5</td><td>18EEHNP5</td></tr>
<tr><td>25 年</td><td>25EJHNP5</td><td>25EEHNP5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「加裕倍安保 (加強版)」</td></tr>
<tr><td>港元</td><td>美元</td></tr>
<tr><td>10 年</td><td>10EJHSP5</td><td>10EEHSP5</td></tr>
<tr><td>18 年</td><td>18EJHSP5</td><td>18EEHSP5</td></tr>
<tr><td>25 年</td><td>25EJHSP5</td><td>25EEHSP5</td></tr>
<tr><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「進泰安心保 2」</td></tr>
<tr><td>港元</td><td>美元</td></tr>
<tr><td>10 年</td><td>10EIHNP5</td><td>10EDHNP5</td></tr>
<tr><td>18 年</td><td>18EIHNP5</td><td>18EDHNP5</td></tr>
<tr><td>25 年</td><td>25EIHNP5</td><td>25EDHNP5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「進泰安心保 2」</td></tr>
<tr><td>港元</td><td>美元</td></tr>
<tr><td>10 年</td><td>10EIHSP5</td><td>10EDHSP5</td></tr>
<tr><td>18 年</td><td>18EIHSP5</td><td>18EDHSP5</td></tr>
<tr><td>25 年</td><td>25EIHSP5</td><td>25EDHSP5</td></tr>
</table>

A. 利益

	「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
1. 保障期	人壽保障：終身 危疾及早期危疾：至 100 歲[1] 嚴重兒童疾病：18 歲以下	人壽保障：終身 危疾及早期危疾：至 100 歲 [1] 嚴重兒童疾病： 18 歲以下 癌症多重賠償：至 85 歲[2]	人壽保障：終身 危疾及早期危疾：至 100 歲 [1] 嚴重兒童疾病： 18 歲以下

2. 升級保障	升級保障金額
	以受保人投保年齡計算[3]：
	• 15 日 – 30 歲：繕發時基本保額的 50%
	• 31 歲或以上：繕發時基本保額的 35%
	
	保障
	為首 10 個保單年度提供額外保額保障：
	• 身故賠償：
	  • 升級保障金額的 100%
	  • 扣除已支付的任何升級保障金額
	• 危疾賠償[4]：
	  • 嚴重危疾 (被診斷罹患 53 種危疾[5]中的任何一種)：
	  • 升級保障金額的 100%
	  • 扣除已支付的任何升級保障金額
	  • 非嚴重危疾 (被診斷罹患須作手術之腦動脈瘤)
	  • 升級保障金額的 50%
	
	轉換權
	客戶可由保單之第 9 個保單週年日或緊隨著受保人 64 歲生日後之保單週年日（以最先者為準）起，把「升級保障金額」的餘額轉換至終身壽險保單，惟需符合公司當時之轉換規則及視乎當時可供的產品選擇而定。(只有(i)體檢評級 MR"D"或以下及(ii)職業評級 US$7.5 per mil 以下的受保人方擁有此轉換權)
			不適用

3. 身故賠償	現時基本保額[6] ＋特級花紅 (非保證)[7] －保單欠款 (如有)		現時基本保額 [6] ＋積存紅利 (非保證) ＋期滿紅利 (非保證)[8] － 保單欠款 (如有)
4. 危疾賠償 [4,9]	嚴重危疾 (被診斷罹患 53 種危疾 [5] 中的任何一種) • 原有基本保額[10]的 100% • 扣除已支付的任何危疾限制預支保額、早期危疾及/或嚴重兒童疾病賠償金額		

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

[2] 前列腺腫瘤及甲狀腺腫瘤保障至 70 歲，其他癌症則至 85 歲。

[3] 若客戶減低基本保額，「升級保障金額」會相應調低。

[4] 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

[5] 不包括須作手術之腦動脈瘤。

[6]「現時基本保額」是指「原有基本保額」扣除任何因危疾、早期危疾及嚴重兒童疾病而預支的保額後的剩餘保額。

[7] 特級花紅可於保單生效滿 5 年後退保、受保人不幸身故或被診斷患有危疾、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾或嚴重兒童疾病支付的特級花紅會根據該賠償金額佔整體保障的比例而釐定，而其後的任何特級花紅會相對減少。特級花紅就退保之金額可能會較其他情況下之金額較少。

[8] 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、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾或嚴重兒童疾病支付的期滿紅利會根據該賠償金額佔整體保障的比例而釐定，而其後的任何期滿紅利會相對減少。

[9] 賠償金額會從基本保單的現時基本保額中扣除。保費、保證現金價值及將來的非保證週年紅利/非保證期滿紅利/非保證期特級花紅亦會相應減少。

[10]「原有基本保額」是指於保單資料頁內列明為「基本保額」的金額，亦是在基本保單簽發時計算危疾賠償、早期危疾賠償、嚴重兒童疾病賠償及癌症多重賠償(適用於「加裕倍安保（加強版）」)的依據。

	「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
	非嚴重危疾 (被診斷罹患須作手術之腦動脈瘤) • 預支原有基本保額的 50%		

5. 早期危疾賠償 [4,9,11]	原位癌
	• 預支原有基本保額 [10] 的 20%
	• 個人最高賠償限額為 45,000 美元或 360,000 港元/澳門幣
	
	經皮穿刺冠狀動脈介入
	• 預支原有基本保額 [10] 的 20%
	• 個人最高賠償限額為 45,000 美元或 360,000 港元/澳門幣
	
	骨質疏鬆症連骨折
	• 預支原有基本保額 [10] 的 10%
	• 個人最高賠償限額為 15,000 美元或 120,000 港元/澳門幣
	
	其餘 36 種早期危疾
	• 預支原有基本保額 [10] 的 20%
	• 以下每項早期危疾的個人最高賠償限額為 30,000 美元或 240,000 港元/澳門幣：
	  • 早期惡性腫瘤
	  • 微創進行直接的冠狀動脈搭橋手術
	  • 周圍動脈疾病的血管介入治療
	  • 糖尿病視網膜病變
	  • 嚴重阻塞性睡眠窒息症
	  • 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症
	  • 嚴重精神病
	• 除上述的疾病外，其他疾病不設個人最高賠償限額		

6. 嚴重兒童疾病賠償 [4,9,11]	7 種嚴重兒童疾病 (只適用於 18 歲以下的受保人) • 預支原有基本保額 [10] 的 20% • 每項嚴重兒童疾病的個人最高賠償限額為 30,000 美元或 240,000 港元/澳門幣		
7. 危疾豁免繳付保費	當已支付的危疾保障保額已達原有基本保額的 100%後，基本保單需繳付的保費將獲豁免。當受保人因危疾而獲豁免基本計劃保費時，附加契約不會因此而終止 (及仍需繼續繳交附加契約保費)。		
8. 癌症多重賠償	不適用	若受保人就癌症而獲危疾賠償後，如被診斷罹患下一次癌症[12]，在該診斷日期後仍然生存最少 15 天，則我們將支付： 原有基本保額 [10] 的 80% (最多支付兩次)	不適用

4 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

7 特級花紅可於保單生效滿 5 年後退保、受保人不幸身故或被診斷患有危疾、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾或嚴重兒童疾病支付的特級花紅會根據該賠償金額佔整體保障的比例而釐定，而其後的任何特級花紅會相對減少。特級花紅就退保之金額可能會較其他情況下之金額較少。

8 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、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾或嚴重兒童疾病支付的期滿紅利會根據該賠償金額佔整體保障的比例而釐定，而其後的任何期滿紅利會相對減少。

9 賠償金額會從基本保單的現時基本保額中扣除。保費、保證現金價值及將來的非保證週年紅利/非保證期滿紅利/非保證期特級花紅亦會相應減少。

10 「原有基本保額」是指於保單資料頁內列明為「基本保額」的金額，亦是在基本保單簽發時計算危疾賠償、早期危疾賠償、嚴重兒童疾病賠償及癌症多重賠償(適用於「加裕倍安保（加強版）」)的依據。

11 每種疾病只可賠償一次，原位癌除外，於兩處不同器官群的原位癌，最多支付限制預支保額兩次，惟該兩次賠償總和不得超過 45,000 美元或 360,000 港元 / 澳門幣。

12 包括但不限於：i) 緊接之對上一次癌症的延續；ii) 與緊接之對上一次癌症相關之癌症；或 iii) 與緊接之對上一次癌症不相關之新癌症。

	「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
		下一次癌症須於緊接之對上一次癌症之診斷日起計至少 3 年後才確診	
9. 退保利益	保證現金價值 ＋特級花紅 (非保證)[7] －保單欠款 (如有)		保證現金價值 ＋積存週年紅利 (非保證) ＋期滿紅利 (非保證) [8] －保單欠款 (如有)
10. 保單貸款	適用		
11. 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、早期危疾賠償、嚴重兒童疾病賠償、危疾豁免繳付保費及癌症多重賠償 (只適用於「加裕倍安保 (加強版)」)將會中止。		
12. 自殺及誤報年齡、性別、 吸煙狀況、慣常居住地 / 國籍	• 自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。 • 誤報年齡及性別：跟隨現行傳統壽險之規則。 • 誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。		

[7] 特級花紅可於保單生效滿 5 年後退保、受保人不幸身故或被診斷患有危疾、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾或嚴重兒童疾病支付的特級花紅會根據該賠償金額佔整體保障的比例而釐定，而其後的任何特級花紅會相對減少。特級花紅就退保之金額可能會較其他情況下之金額較少。

[8] 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、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾或嚴重兒童疾病支付的期滿紅利會根據該賠償金額佔整體保障的比例而釐定，而其後的任何期滿紅利會相對減少。

B. 保費

	「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
1. 保費形式	保費並非保證但不會按年齡增加而遞增 (Premium is non-guaranteed, but will not increase with age)		
2. 保費繳付期	10 年 / 18 年 / 25 年		
3. 保費率	根據吸煙狀況、性別、投保年齡及核保評級而釐定 (詳見附錄六之保費率表)		
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳		
5. 大額折扣	**原有基本保額 (US$)**	**10 年保費繳付年期** 調整 (每千元保額)	**18 年或 25 年保費繳付年期** 調整 (每千元保額)
	10,000 – 19,999 20,000 – 39,999 40,000 – 79,999 80,000 – 129,999 130,000 – 499,999 500,000 或以上	+1.75 +0.5 N/A -0.25 -0.4 -0.6	+1.5 +0.4 N/A -0.2 -0.3 -0.4
	原有基本保額 (HK$/MOP)	**10 年保費繳付年期** 調整 (每千元保額)	**18 年或 25 年保費繳付年期** 調整 (每千元保額)
	75,000 - 149,999 150,000 - 299,999 300,000 - 599,999 600,000 - 974,999 975,000 - 3,749,999 3,750,000 或以上	+1.75 +0.5 N/A -0.25 -0.4 -0.6	+1.5 +0.4 N/A -0.2 -0.3 -0.4
6. 健康生活折扣	年齡 18 – 40 40 以上	折扣 (每千元保額) 0.30 0.50	

C. 產品細節

	「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
1. 投保年齡	**保費繳付年期** 10 年 18 年 25 年	**投保年齡範圍** 15 日至 65 歲 15 日至 62 歲 15 日至 55 歲	
2. 最低投保額	10,000 美元 / 75,000 港元/ 澳門幣		
3. 最高投保額 (以每份保單計)	1,500,000* 美元 / 11,250,000* 港元 / 澳門幣 危疾產品以個人計的最高投保額亦提高至 1,500,000* 美元 / 11,250,000* 港元 / 澳門幣。 *包括「加裕倍安保」及「加裕倍安保 (加強版)」下之升級保障金額。		
4. 銷售地點	香港 / 澳門		
5. 貨幣	美元 (US$) / 港元 (HK$) / 澳門幣* (MOP) *只適用於澳門繕發之保單。		
6. 附加契約	免費 WP(個人上限為 US$300,000 / HK$ / MOP 2,250,000)、可以購買 WP (免費及可以購買個人上限為 US$1,000,000 / HK$ / MOP 7,500,000)、PB、PBCI Pro、SGHR2 、HS80 (只限澳門) 、HB、AI、ADD、SADD、ADB、Term Riders、PCR、PACS 、ECIR Pro、SCIR Pro、Cancer Guardian rider、Cancer Guardian Plus Rider、Cancer Guardian Mega Rider、Cancer Guardian Pearl rider、Cancer Guardian Pearl Plus Rider、Cancer Guardian Pearl Mega Rider、Cancer Guardian Vitality、SGHR2 Vitality 由於「免繳付保費附加契約」內有「可取消附加契約的自動終止條款」， 當受保人因傷殘而獲豁免基本計劃保費時，附加於「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」的可取消附加契約會因此而終止。可取消附加契約包括 HS, HB 及意外等附加契約。而非可取消附加契約則不會被影響。 附加契約不會因危疾賠償、早期危疾賠償、嚴重兒童疾病賠償的總賠償金額達到原有基本保額之 100%而終止。		
7. 計劃類別	傳統壽險		

8. 保單契約及保單契約頁碼		「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
	基本計劃 (體檢評級<="D'或 rate-up not exist)	DBFM	DBFK	DBFI
	基本計劃 (體檢評級>'D'或 rate-up exist)	DBFN	DBFL	DBFJ
	升級保障批註 (體檢評級<='D'或 rate-up not exist)	DA9F	DA9F	不適用
	升級保障批註 (體檢評級>'D'或 rate-up exist)	DA9G	DA9G	不適用
	兒童賠償批註 (繕發年齡=0)	BN5B	BN4Z	BN4Y
	不保事項批註	BN5A	BN4X	BN4W
	轉換批註	AXES	AXER	AXEQ
	轉換批註連早期危疾	不適用	不適用	AXCD
	中華人民共和國批註	BM9W	BM9V	BM9U

D. 核保規則

<table>
<tr><th></th><th>「加裕倍安保」</th><th>「加裕倍安保 (加強版)」</th><th>「進泰安心保 2」</th></tr>
<tr><td>1. 體檢要求</td><td colspan="3">• 跟隨現行人壽及危疾保障之合共要求。
• 當受保人以非吸煙者優惠保費申請保單,而又同時需進行驗身及/或顯微鏡尿液分析(MU),才需要進行尼古丁尿液測試(Cotinine Test) 。</td></tr>
<tr><td>2. 財務核保要求</td><td colspan="3">• 跟隨現行人壽及危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
人壽：<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>20 – 50</td><td>25</td></tr><tr><td>51 – 60</td><td>15</td></tr><tr><td>61 - 70</td><td>10</td></tr></table>危疾：<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>18 – 40</td><td>15</td></tr><tr><td>41 – 50</td><td>12</td></tr><tr><td>51 – 60</td><td>8</td></tr><tr><td>61 – 70</td><td>5</td></tr></table></td></tr>
<tr><td>3. 體檢評級</td><td colspan="3">• 人壽保障部分MR “B” 至 “P” 評級
• 危疾保障部分MR “A” 至 “F” 評級
• 如果危疾保障部分之評級大於 “F” 申請將不獲批核
• 非標準保費不是每個歲數都可提供，詳情請參閱SMRS</td></tr>
<tr><td>4. 職業評級</td><td colspan="3">• 參閱現行職業風險評級表中人壽及危疾保障之評級。</td></tr>
<tr><td>5. 國籍評級</td><td colspan="3">• 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。
• 「加裕倍安保」及「加裕倍安保 (加強版)」不設人壽及危疾保障部分NR“A” 評級，內地受保人可以標準保費投保</td></tr>
<tr><td>6. 保單日期</td><td colspan="3">可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td colspan="3">壽險投保申請書：
香港：
壽險及人身意外保險投保申請書 — OPUAIF00
澳門：
壽險及人身意外保險投保申請書 — OPMCUF13

若受保人為 18 歲以下：
需額外遞交投保申請修正書(OPUA1F09.0316) 並回答 3 條健康問題。可於 iAMP 下載。樣本請參閱附錄四。</td></tr>
<tr><td>8. VIP Club</td><td colspan="3">計算入 VIP Club 的保費：
10、18 年及 25 年繳付年期 – 100%</td></tr>
<tr><td>9. 非標準保費折扣優惠</td><td colspan="3">只適用於人壽(Life)部分</td></tr>
</table>

E. 保戶服務行政指引

	「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
1. 更改基本保額	• 於保單繕發後，不可增加基本保額 • 減少基本保額將被視為部份退保,並需符合最低基本保額要求		
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 如保單轉換為延期定期保險，即使在保單轉換為延期定期保險首兩年內申請復效，申請時仍須提供可保證明。 • 「加裕倍安保」及「加裕倍安保 (加強版)」不可以 Redating		
3. 申請減價 (Appeal Loading)	跟隨現行規則		
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。 • 轉換後，保單下之現金價值亦會相應更改。		
5. 更改基本計劃	詳情請參閱 XI. 現有客戶之安排。		
6. 自定期保險轉入	詳情請參閱 XI. 現有客戶之安排。		
7. 更改繳付保費方法	跟隨現行規則		
8. 信託保單 (只適用於兒童保單)	並非信託保單。保單之權益不會在受保人年滿 18 歲時自動轉移給受保人。		
9. 轉移現有住院保障	轉移現有住院保障以下合資格住院保障附加契約亦可由現有生效的保單轉移至「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」： • 「永無憂」住院及手術賠償附加契約 (住院保障 60) • 「永無憂」住院及手術賠償附加契約 (住院保障 70) • 「永無憂」住院及手術賠償附加契約 (住院保障 80) • 「健康之寶」住院及手術賠償附加契約 • 特級「健康之寶」住院及手術賠償附加契約 有關轉移現有住院保障的詳細安排，請參閱營運部 2010 年 7 月 30 日發出的通告(ref: A100733) 、2010 年 10 月 21 日發出的通告(ref: A101036)、2010 年 11 月 30 日發出的通告(ref: A101136) 、2011 年 9 月 2 日發出的通告(ref: A110867) 及 2013 年 12 月 23 日發出的通告(ref: A131232)。		

F. 佣金

	「加裕倍安保」	「加裕倍安保 (加強版)」		「進泰安心保 2」
1. 佣金	保費繳付年期	保單年期		
		第 1 年	第 2 年	第 3 年至 6 年
	10 年	29%	5%	3%
	18 年	50%	10%	3%
	25 年	54%	15%	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	SCIR Pro / ECIR Pro / 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%		
	SGHR2 / PACS / Cancer Guardian rider / Cancer Guardian Plus Rider / Cancer Guardian Mega Rider / Cancer Guardian Pearl rider / Cancer Guardian Pearl Plus Rider / Cancer Guardian Pearl Mega Rider / Cancer Guardian Vitality / SGHR2 Vitality	跟隨各自的佣金		
	WP / PB / PBCI Pro	跟隨「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」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. 上板數 (Production Count)	• FYP 及 FYC 計算入 Life 的方法跟隨現有做法。
	• FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比
	  • 加裕倍安保: 40%
	  • 加裕倍安保 (加強版): 44%
	  • 進泰安心保 2: 38%			

9. 保單數目 (Case Count)	每張「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」保單會計 1 個 Life Case Count 及 1 個 A&H Rider Case Count。			
10. FYC Adjustment		「加裕倍安保」	「加裕倍安保 (加強版)」	「進泰安心保 2」
	Regular Premium – Life (Group 2)	60%	56%	62%
	Regular Premium – A&H – CI (Group 4)	40%	44%	38%

G. 其他

	「加裕倍安保」	「加裕倍安保（加強版）」	「進泰安心保 2」
1. 保單建議書系統 (PGS)	適用於以下版本： • 建議書系統 PGS 2014 網上版 (PGS 14.1) • 建議書系統 PGS 2014 iPad離線版 (PSG 14.1) • 建議書系統 PGS 2014 視窗離線版 (PGS 14.1)		
2. 產品簡介編號	「加裕倍安保」	「加裕倍安保（加強版）」	「進泰安心保 2」
- 英文	PTA999315		PTA999113
- 繁體中文	PTA999314		PTA999114
- 簡體中文	PTA999316		PTA999168

附錄二: 產品比較

A. 產品特點比較

	友邦 加裕倍安保 / 加裕倍安保 (加強版)	友邦 進泰安心保 2	保記 危 X 終 X 保計劃	盛記 X采嚴重X病保障 + X采早期附加契約	宏記 X 健無憂危 X 保 + 早 X 危疾附加保障	富記 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障 附約	萬記 首 X 健康保 100+ 保費 X 贈計劃
計劃基本資料							
計劃種類	基本計劃		基本計劃	基本計劃+附加契約	基本計劃+附加契約	基本計劃+附加契約	基本計劃
保單貨幣選擇	美元 / 港元 / 澳門幣		美元 / 港元	美元 / 港元/ 澳門幣	美元 / 港元	美元 / 港元	美元 / 港元 / 澳門幣
等候期	90 日		90 日	60 日	90 日	90 日	60 日
繕發年齡	0 - 65 歲		1 - 65 歲	0 - 65 歲	0 - 65 歲	1 - 65 歲	1 - 65 歲
保費繳付年期	10/18/25 年		5/10/15/20 年 至 55/65 歲	10/15/20/25 年	10/20/25 年 至 65 歲	10/15/20 年	10/15/20 年
早期危疾附加契約的保費繳付年期	不適用		不適用	與基本計劃相同或 至 85 歲	至 75 歲	至 85 歲	不適用
早期危疾保障賠償	預支保額		預支保額	基本計劃的 10 項早期危疾: 預支保額 附加契約的 52 項早期危疾: 額外賠償	基本計劃的 3 項早期危疾: 預支保額 附加契約的 42 項早期危疾: 額外賠償	基本計劃的 10^ 項早期危疾: 預支保額 附加契約的 40 項早期危疾: 額外賠償	預支保額
受保疾病數目 (危疾/ 早期危疾/ 嚴重兒童疾病)	100 (54 / 39 / 7)		69 (52[@] / 7 / 10)	基本計劃: 74 (56 / 10 / 8) 早期危疾附加契約: 52*	基本計劃: 70 (60** / 3 / 8) 早期危疾附加契約:42	基本計劃: 70 (54 / 10^ / 6) 早期危疾附加契約: 40	116 (53 / 55[+] / 8)
保費結構	均衡 (非保證)		均衡 (非保證)	基本計劃: 均衡 (非保證) 附加契約: 均衡 (非保證)	基本計劃: 均衡 (保證) 附加契約: 每年遞增 (可於 61 歲前轉換至定額保費)	基本計劃: 均衡 (非保證) 附加契約: 均衡 (非保證)	均衡 (非保證)
預支賠償後之保費	按比例減少		不變	不變	不變	按比例減少	不變
保障期	人壽: 終身 危疾: 至 100 歲 早期危疾: 至 100 歲 嚴重兒童疾病: 18 歲以下 只適用於加裕倍安保 (加強版) - 癌症多重賠償: 至 85 歲		終身 (嚴重兒童疾病: 至 18 歲)	至 100 歲 (早期危疾: 至 85 歲) (嚴重兒童疾病: 至 22 歲)	至 100 歲 (早期危疾: 至 75 歲) (嚴重兒童疾病: 至 18 歲)	至 100 歲 (早期危疾: 至 85 歲) (嚴重兒童疾病: 至 17 歲)	至 100 歲 (嚴重兒童疾病: 至 25 歲)

	友邦 加裕倍安保 / 加裕倍安保 (加強版)	友邦 進泰安心保 2	保記 危 X 終 X 保計劃	盛記 X采嚴重X病保障 + X采早期附加契約	宏記 X 健無憂危 X 保 + 早 X 危疾附加保障	富記 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障 附約	萬記 首 X 健康保 100+ 保費 X 贈計劃
最高投保額	1,500,000 美元或; 11,250,000 港元/ 澳門幣#		1,200,000 美元或; 9,600,000 港元	1,250,000 美元或; 10,000,000 港元/ 澳門幣	1,000,000 美元或; 8,000,000 港元	1,250,000 美元或; 10,000,000 港元	750,000 美元或; 6,000,000 港元/ 澳門幣
紅利/花紅 **- 週年紅利/花紅** **- 期滿紅利/花紅**	× ✓	✓ ✓	× ✓	× ✓	✓ ×	× ✓	× ✓
首 10 年額外保障 **- 保障金額(基本保額的百分比)** **- 保障** **- 可轉換至終身壽險計劃**	• 0-30 歲: 50%; 31 歲或以上: 35% • 危疾及身故賠償 • 可轉換	不適用	• 0-18 歲: 50%; 19 歲或以上: 35% • 所有賠償 • 可轉換	• 所有年齡: 35% • 危疾及身故賠償 • 不可轉換	• 所有年齡: 50% • 只有危疾賠償 • 不可轉換	不適用	不適用
其他保障賠償	1.危疾豁免繳付保費		1. 遞增保障權益	1. 增值權益附加條款	1. 第二醫療意見 2. 免費驗身計劃 3. 遞增保障權益 4. 危疾豁免繳付保費 5. 身故恩恤賠償	1. 第二醫療意見 2. 健康計劃	1. 第二醫療意見 2. 治療轉介至美國 3. 身故恩恤賠償
危疾賠償							
受保疾病數目	54		52@	56	60**	54	53
保障賠償 **(基本保額的百分比)**	100% (須作手術之腦動脈瘤:50%)		100%	100% (基本計劃及早期危疾附加契約保額之總和)	100% (基本計劃及早期危疾附加契約保額之總和)	100% (基本計劃及早期危疾附加契約保額之總和)	100%
額外危疾保障	加裕倍安保 • 不適用 加裕倍安保(加強版) • 癌症多重賠償: 第 2 次及第 3 次癌症合共 160%	不適用	6 項嚴重危疾: 20% (需符合比一般危疾更嚴謹的要求, 例如癌症需達至第四期)	不適用	前列腺癌或 睪丸癌: 10% 第 2 次心臟病/ 中風: 100%	不適用	不適用
最高危疾賠償額 **(包括首 10 年額外保障、危疾賠償及額外危疾保障)**	加裕倍安保 • 0-30 歲:150% • 31 歲或以上: 135% 加裕倍安保(加強版) • 0-30 歲:310% • 31 歲或以上: 295%	100%	0-18 歲: 180% 19 歲或以上: 162%	135% (基本計劃) 100% (附加契約)	250% (基本計劃) 100% (附加契約)	100% (基本計劃) 100% (附加契約)	100%

	友邦 加裕倍安保 / 加裕倍安保 (加強版)	友邦 進泰安心保 2	保記 危 X 終 X 保計劃	盛記 X采嚴重X病保障 + X采早期附加契約	宏記 X 健無憂危 X 保 + 早 X 危疾附加保障	富記 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障 附約	萬記 首 X 健康保 100+ 保費 X 贈計劃
早期危疾賠償							
受保疾病數目	39		7	62 - 基本計劃:10 項 - 附加契約: 52*項	45 - 基本計劃:3 項 - 附加契約:42 項	44 - 基本計劃: 10^項 - 附加契約: 40 項	55+
經皮穿刺冠狀動脈介入							
- 賠償金額 (基本保額的百分比)	20%		25%	20%	20%	20%	30%
- 最高賠償限額	45,000 美元或; 360,000 港元/澳門幣		30,000 美或; 240,000 港元	30,000 美元或; 240,000 港元/澳門幣	37,500 美元或; 300,000 港元	30,000 美元或; 港元 240,000	美元 30,000 或; 港元 240,000
- 最多賠償次數	1 次		2 次 (第 2 次賠償受限於額外條件)	2 次 (第 2 次賠償受限於額外條件)	1 次 (預支賠償不可超過基本保額的 80%)	1 次 (所有預支賠償合共只會賠償 1 次)	2 次
原位癌							
- 賠償金額 (基本保額的百分比)	20%		25%	20%	20%	20%	30%
- 最高賠償限額	45,000 美元或; 港元/澳門幣 360,000		30,000 美元或; 240,000 港元	30,000 美元或; 240,000 港元/澳門幣	30,000 美元或; 240,000 港元	30,000 美元或; 240,000 港元	30,000 美元或; 240,000 港元
- 最多賠償次數	2 次		2 次	2 次	2 次 (預支賠償不可超過基本保額的 80%)	1 次 (所有預支賠償合共只會賠償 1 次)	2 次
其他早期危疾賠償金額 (基本保額的百分比)	20%		20%	基本計劃: 20% 附加契約: 額外賠償	基本計劃: 20% 附加契約: 額外賠償	基本計劃: 20% 附加契約: 額外賠償	30%

	友邦 加裕倍安保 / 加裕倍安保 (加強版)	友邦 進泰安心保 2	保記 危 X 終 X 保計劃	盛記 X采嚴重X病保障 + X采早期附加契約	宏記 X 健無憂危 X 保 + 早 X 危疾附加保障	富記 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障 附約	萬記 首 X 健康保 100+ 保費 X 贈計劃
嚴重兒童疾病賠償							
受保疾病數目	7		10	8	8	6	8
賠償金額 (基本保額的百分比)	20%		20%	20%	20%	20%	30%
最高賠償限額	30,000 美元或 240,000 港元/澳門幣 (每項受保疾病)		30,000 美元或; 240,000 港元 (包括 5 項早期危疾)	30,000 美元或; 240,000 港元/澳門幣 (每項受保疾病)	37,500 美元或; 300,000 港元 (每項受保疾病)	30,000 美元或; 240,000 港元 (每項受保疾病)	30,000 美元或; 240,000 港元 (所有受保疾病)
最多賠償次數	每項嚴重兒童疾病最多 1 次		5 項早期危疾及 10 項嚴重兒童疾病合共最多 1 次	早期危疾及嚴重兒童疾病最多 3 次	每項嚴重兒童疾病最多 1 次 (預支賠償不可超過基本保額的 80%)	所有預支賠償合共只會賠償 1 次	所有嚴重兒童疾病最多 1 次

\# 包括升級保障金額
@ 肌萎縮性脊髓側索硬化、運動神經元病及進行性延髓癱瘓分拆為 3 種危疾
* 部份早期危疾定義比一般嚴謹，如部份原位癌需動手術方可獲賠償
** 分拆疾病 (如:運動神經原疾病分拆出肌萎縮性脊髓側索硬及化症及原發化等)或保障不普遍的危疾(如:因侵害而感染愛滋病及伊波拉出血熱)
^ 於 8 個器官之原位癌分別列為 8 項早期危疾
\+ 於 17 個器官之原位癌分別列為 17 項早期危疾

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)/非保證額外花紅(如有)及非保證特級花紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/花紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2016 年 4 月之建議書資料及網上相關產品資料而製成, 本公司概不會就產品比較資料之準確性及完整性作出保證. 由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

B. 保費比較 (以總保費計算) Premium Comparison (By Total Premium)

有顏色的地方代表友邦的「加裕倍安保」或「加裕倍安保」(加強版)較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Protect Elevator/Protect Elevator Plus is better: Low premium in relevant age

Protect Elevator and Protect Elevator Plus

保費繳付期=10 年，危疾保額=US$75,000
Premium Payment Period=10 years, Face Amount for CI=US$75,000

	AIA Protect Elevator 加裕倍安保	AIA Protect Elevator Plus 加裕倍安保 (加強版)	PruX* PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃
男性 Male			
Age 0 (歲)	12,788	13,380	13,590
Age 10 (歲)	16,935	17,565	17,663
Age 20 (歲)	22,230	23,258	23,348
Age 30 (歲)	30,105	31,785	30,300
Age 40 (歲)	40,500	43,823	40,763
Age 50 (歲)	56,490	60,375	56,543
女性 Female			
Age 0 (歲)	12,135	12,698	13,590
Age 10 (歲)	16,260	16,980	17,063
Age 20 (歲)	21,653	22,838	21,990
Age 30 (歲)	29,003	30,938	29,198
Age 40 (歲)	39,578	42,623	39,915
Age 50 (歲)	52,523	57,675	52,710

保費繳付期=18/20 年，危疾保額=US$75,000
Premium Payment Period=18/20 years, Face Amount for CI=US$75,000

	AIA Protect Elevator 加裕倍安保	AIA Protect Elevator Plus 加裕倍安保 (加強版)	PruX* PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃
男性 Male			
Age 0 (歲)	15,377	16,605	17,250
Age 10 (歲)	19,143	20,682	22,185
Age 20 (歲)	24,516	26,501	28,890
Age 30 (歲)	32,967	35,694	36,645
Age 40 (歲)	47,115	51,017	51,315
Age 50 (歲)	67,055	74,642	68,100
女性 Female			
Age 0 (歲)	14,823	15,620	17,250
Age 10 (歲)	18,711	19,899	22,080
Age 20 (歲)	24,219	25,988	28,620
Age 30 (歲)	32,940	35,640	36,420
Age 40 (歲)	46,575	50,801	48,570
Age 50 (歲)	63,099	71,442	65,220

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan
註：危 X 終 X 保計劃並沒有提供 25 年保費繳付期，因此沒有 25 年期保費比較
Note: Since PRUmyXealth Xrisis Xifelong Xare doesn't provide 25 peremium payent periods, there si no premium comparison on 25 premium payment period.

Protect Elevator and Protect Elevator Plus

有顏色的地方代表友邦的「加裕倍安保」或「加裕倍安保」(加強版)較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Protect Elevator/Protect Elevator Plus is better: Low premium in relevant age

保費繳付期=10 年，危疾保額=HK$600,000
Premium Payment Period=10 years, Face Amount for CI=HK$600,000

	AIA Protect Elevator 加裕倍安保	AIA Protect Elevator Plus 加裕倍安保 (加強版)	PruX* PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃
男性 Male			
Age 0 (歲)	111,060	116,280	108,720
Age 10 (歲)	147,540	153,060	141,300
Age 20 (歲)	194,100	203,220	186,780
Age 30 (歲)	263,400	278,220	242,400
Age 40 (歲)	354,900	384,180	326,100
Age 50 (歲)	495,600	529,740	452,340
女性 Female			
Age 0 (歲)	105,300	110,220	108,720
Age 10 (歲)	141,600	147,960	136,500
Age 20 (歲)	189,000	199,380	175,920
Age 30 (歲)	253,740	270,780	233,580
Age 40 (歲)	346,800	373,620	319,320
Age 50 (歲)	460,800	506,040	421,680

保費繳付期=18/20 年，危疾保額=HK$600,000
Premium Payment Period=18/20 years, Face Amount for CI=HK$600,000

	AIA Protect Elevator 加裕倍安保	AIA Protect Elevator Plus 加裕倍安保 (加強版)	PruX* PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃
男性 Male			
Age 0 (歲)	133,164	144,072	138,000
Age 10 (歲)	166,428	180,036	177,480
Age 20 (歲)	213,516	231,120	231,120
Age 30 (歲)	288,036	311,904	293,160
Age 40 (歲)	412,560	446,796	410,520
Age 50 (歲)	587,952	654,696	544,800
女性 Female			
Age 0 (歲)	128,412	135,540	138,000
Age 10 (歲)	162,540	173,016	176,640
Age 20 (歲)	211,140	226,584	228,960
Age 30 (歲)	287,820	311,580	291,360
Age 40 (歲)	407,592	444,852	388,560
Age 50 (歲)	553,068	626,400	521,760

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan
註: 危 X 終 X 保計劃並沒有提供 25 年保費繳付期，因此沒有 25 年期保費比較
Note: Since PRUmyXealth Xrisis Xifelong Xare doesn't provide 25 peremium payent periods, there si no premium comparison on 25 premium payment period.

Prime Care Pro 2

保費繳付期=10 年，危疾保額=US$75,000
Premium Payment Period=10 years, Face Amount for CI=US$75,000

有顏色的地方代表友邦的進泰安心保 2 較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Prime Care Pro 2 is better: Low premium in relevant age

	AIA Prime Care Pro 2 進泰安心保 2	AXX^ 盛記 XVital X Illness X + XVital Early Stage X X Supplement X采嚴重X病保障 + X采早期附加契約	ManuX^ XEssential X + Early Stage X X Benefit X 健無憂危 X 保 + 早 X 危疾附加保障	FWX*^ Easy X Critical Illness X Plan + Timely X X Rider 好 X 守危疾 X 障計劃 + 好 X 守周全 X 障附約	MassX XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃
男性 Male					
Age 0（歲）	11,963	10,260	46,825	12,244	11,198
Age 10（歲）	15,840	13,863	49,201	15,972	14,610
Age 20（歲）	20,783	18,467	36,730	20,707	19,613
Age 30（歲）	28,418	25,656	41,734	27,901	26,813
Age 40（歲）	39,518	36,323	49,171	37,320	36,690
Age 50（歲）	54,443	49,551	58,813	49,725	52,313
女性 Female					
Age 0（歲）	11,348	10,242	38,099	12,448	10,590
Age 10（歲）	15,248	13,550	40,529	15,882	13,395
Age 20（歲）	20,348	18,015	34,074	20,268	18,480
Age 30（歲）	27,630	24,815	38,931	26,331	24,975
Age 40（歲）	38,438	33,974	46,347	35,036	34,118
Age 50（歲）	52,013	46,815	56,543	45,241	49,335

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

Prime Care Pro 2

保費繳付期=10 年，危疾保額=HK$600,000
Premium Payment Period=10 years, Face Amount for CI=HK$600,000

有顏色的地方代表友邦的進泰安心保 2 較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Prime Care Pro 2 is better: Low premium in relevant age

	AIA Prime Care Pro 2 進泰安心保 2	AXX^ 盛記 XVital X Illness X + XVital Early Stage X X Supplement X采嚴重X病保障 + X采早期附加契約	ManuX^ XEssential X + Early Stage X X Benefit X 健無憂危 X 保 + 早 X 危疾附加保障	FWX*^ Easy X Critical Illness X Plan + Timely X X Rider 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障附約	MassX XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃
男性 Male					
Age 0（歲）	103,740	82,080	383,581	100,110	89,580
Age 10（歲）	137,880	110,904	404,989	127,776	116,880
Age 20（歲）	181,440	147,732	308,634	165,654	156,900
Age 30（歲）	248,520	188,771	353,418	223,206	214,500
Age 40（歲）	346,260	290,580	419,971	298,560	293,520
Age 50（歲）	477,540	396,408	506,945	397,800	418,500
女性 Female					
Age 0（歲）	98,340	81,936	313,244	101,742	84,720
Age 10（歲）	132,660	108,396	334,880	127,056	107,160
Age 20（歲）	177,540	144,120	286,808	162,144	147,840
Age 30（歲）	241,680	198,516	440,565	210,648	199,800
Age 40（歲）	336,780	271,788	396,850	280,284	272,940
Age 50（歲）	456,240	374,520	488,592	361,926	394,680

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

Prime Care Pro 2

保費繳付期=18/20 年，危疾保額=US$75,000
Premium Payment Period=18/20 years, Face Amount for CI=US$75,000

有顏色的地方代表友邦的進泰安心保 2 較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Prime Care Pro 2 is better: Low premium in relevant age

	AIA Prime Care Pro 2 進泰安心保 2	AXX^ 盛記 XVital X Illness X + XVital Early Stage X X Supplement X采嚴重X病保障 + X采早期附加契約	ManuX^ XEssential X + Early Stage X X Benefit X 健無憂危 X 保 + 早 X 危疾附加保障	FWX*^ Easy X Critical Illness X Plan + Timely X X Rider 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障附約	MassX XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃
男性 Male					
Age 0（歲）	13,919	12,135	49,203	14,836	15,240
Age 10（歲）	17,415	15,636	51,891	18,648	17,880
Age 20（歲）	22,505	20,616	40,044	24,541	23,745
Age 30（歲）	30,551	28,980	45,852	33,379	33,015
Age 40（歲）	43,659	41,526	54,801	44,280	46,890
Age 50（歲）	63,896	59,808	68,211	61,221	85,110
女性 Female					
Age 0（歲）	13,608	11,937	40,639	15,040	14,715
Age 10（歲）	17,186	15,156	43,363	18,198	17,610
Age 20（歲）	22,235	20,178	37,460	24,144	22,860
Age 30（歲）	30,240	27,936	43,541	31,893	31,380
Age 40（歲）	42,755	38,703	53,489	42,086	44,700
Age 50（歲）	60,129	54,840	66,679	56,065	71,025

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

Prime Care Pro 2

保費繳付期=18/20 年，危疾保額=HK$600,000
Premium Payment Period=18/20 years, Face Amount for CI=HK$600,000

有顏色的地方代表友邦的進泰安心保 2 較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Prime Care Pro 2 is better: Low premium in relevant age

	AIA Prime Care Pro 2 進泰安心保 2	AXX^ 盛記 XVital X Illness X + XVital Early Stage X X Supplement X采嚴重X病保障 + X采早期附加契約	ManuX^ XEssential X + Early Stage X X Benefit X 健無憂危 X 保 + 早 X 危疾附加保障	FWX*^ Easy X Critical Illness X Plan + Timely X X Rider 好 X 守危疾 X 障 計劃 + 好 X 守周全 X 障附約	MassX XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃
男性 Male					
Age 0（歲）	120,312	97,080	404,293	118,686	121,920
Age 10（歲）	151,200	124,711	428,581	149,184	143,040
Age 20（歲）	195,804	164,928	337,650	196,326	189,960
Age 30（歲）	266,760	231,840	389,682	267,030	264,120
Age 40（歲）	382,104	332,208	469,627	354,240	375,120
Age 50（歲）	560,196	478,464	590,057	489,768	680,880
Age 0（歲）	117,720	95,496	335,396	120,318	117,720
Age 10（歲）	149,040	121,248	359,972	148,464	140,880
Age 20（歲）	193,644	161,424	316,592	193,152	182,880
Age 30（歲）	264,060	223,488	370,904	255,144	251,040
Age 40（歲）	374,004	309,624	459,898	336,684	357,600
Age 50（歲）	526,932	438,720	578,280	448,518	568,200

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

Prime Care Pro 2

保費繳付期=25 年，危疾保額=US$75,000
Premium Payment Period=25 years, Face Amount for CI=US$75,000

有顏色的地方代表友邦的進泰安心保 2 較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Prime Care Pro 2 is better: Low premium in relevant age

	AIA Prime Care Pro 2 進泰安心保 2	AXX^ 盛記 XVital X Illness X + XVital Early Stage X X Supplement X采嚴重X病保障 + X采早期附加契約	ManuX^ XEssential X + Early Stage X X Benefit X 健無憂危 X 保 + 早 X 危疾附加保障
男性 Male			
Age 0（歲）	14,363	12,334	49,951
Age 10（歲）	18,525	16,328	53,077
Age 20（歲）	24,450	22,388	41,482
Age 30（歲）	33,863	31,823	48,163
Age 40（歲）	49,575	45,851	59,350
Age 50（歲）	76,219	65,306	78,067
女性 Female			
Age 0（歲）	13,913	12,401	41,174
Age 10（歲）	18,075	16,031	44,330
Age 20（歲）	24,244	21,806	39,075
Age 30（歲）	33,619	31,028	45,753
Age 40（歲）	48,900	44,055	57,546
Age 50（歲）	72,300	62,220	76,019

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

Prime Care Pro 2

保費繳付期=25 年，危疾保額=HK$600,000
Premium Payment Period=25 years, Face Amount for CI=HK$600,000

有顏色的地方代表友邦的進泰安心保 2 較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Prime Care Pro 2 is better: Low premium in relevant age

	AIA Prime Care Pro 2 進泰安心保 2	AXX^ 盛記 XVital X Illness X + XVital Early Stage X X Supplement X采嚴重X病保障 + X采早期附加契約	ManuX^ XEssential X + Early Stage X X Benefit X 健無憂危 X 保 + 早 X 危疾附加保障
男性 Male			
Age 0（歲）	123,150	98,670	410,785
Age 10（歲）	159,900	130,620	438,913
Age 20（歲）	211,950	179,100	350,358
Age 30（歲）	294,900	254,580	410,046
Age 40（歲）	433,350	366,810	509,983
Age 50（歲）	667,650	522,450	677,597
女性 Female			
Age 0（歲）	119,550	99,210	339,968
Age 10（歲）	156,150	128,250	368,456
Age 20（歲）	210,300	174,450	330,740
Age 30（歲）	292,800	244,470	390,404
Age 40（歲）	427,350	352,440	495,910
Age 50（歲）	633,450	497,760	661,212

*使用下次生日年齡 Uses Age Next Birthday
^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)/非保證額外花紅(如有)及非保證特級花紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/花紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2016 年 4 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

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Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Market Product Comparison Remarks & Disclaimer

Remark： **The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due. 'Total Cash Value' means guaranteed cash value plus non-guaranteed cash value of Reversionary Bonus (if any)/ non-guaranteed annual dividends accumulation (if any) and non-guaranteed cash value of Extra Bonus (if any)/ non-guaranteed Additional bonus (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.**

Disclaimer： **AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in Apr 2016. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.**

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C. 回報比較 Return Comparison

男性，0 歲，保費繳付期=10 年，總保費=US$9,000
Male, Age 0, Premium Payment Period=10 years, Total Premium=US$9,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	900		900		901		900		900	
總保費 (美元) Total Premium (US$)	9,000		9,000		9,006		9,000		9,003	
基本保額 (美元) Face Amount (US$)	52,786		50,448		49,700		52,632 附加契約保額(Rider FA): 13,158		60,300	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,434	-13.41%	4,238	-14.32%	2,251	-27.78%	1,421	-38.60%	4,501	-13.12%
20	8,287	-0.53%	7,920	-0.82%	6,754	-1.85%	5,158	-3.56%	9,003	0.00%
30	11,191	0.86%	10,695	0.68%	9,726	0.30%	7,737	-0.59%	9,003	0.00%
40	15,202	1.49%	14,529	1.36%	10,446	0.42%	7,737	-0.43%	9,003	0.00%
65	30,299	2.02%	28,957	1.95%	11,707	0.43%	7,737	-0.25%	N/A	N/A
80	40,698	2.02%	38,895	1.96%	11,707	0.35%	7,737	-0.20%	9,003	0.00%
100	52,786	1.87%	50,448	1.82%	49,700#	1.82%#	52,632	1.87%	N/A	N/A
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	5,801	-8.17%	5,529	-9.09%	2,792	-23.02%	1,579	-36.04%	4,501	-13.12%
20	14,273	3.00%	13,803	2.78%	11,810	1.76%	7,579	-1.11%	13,054	2.41%
30	27,391	4.43%	26,737	4.33%	24,697	4.01%	14,158	1.79%	19,356	3.03%
40	52,828	5.08%	51,901	5.03%	43,937	4.54%	22,842	2.65%	31,510	3.58%
65	266,395	5.74%	260,332	5.70%	198,585	5.23%	84,106	3.75%	N/A	N/A
80	644,697	5.80%	630,832	5.77%	486,471	5.41%	165,212	3.92%	247,577	4.48%
100	1,530,794	5.51%	1,462,992	5.46%	1,580,376#	5.61%#	542,373	4.38%	N/A	N/A
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	81,095	901%	77,478	861%	75,201	835%	71,211	791%	60,300	669%
20	70,744	786%	68,095	757%	65,023	722%	55,053	612%	64,351	714%
30	90,048	1001%	87,346	971%	86,304	958%	59,053	656%	70,653	784%
40	115,242	1280%	110,239	1225%	113,982	1266%	67,737	753%	82,807	919%
65	288,882	3210%	281,823	3131%	265,994	2954%	129,001	1433%	N/A	N/A
80	656,785	7298%	642,385	7138%	524,464	5824%	210,107	2334%	298,874	3319%
100	1,530,794	17009%	1,462,992	16256%	1,580,376#	17549%#	542,373	6026%	N/A	N/A
保證回本期 (年) (Year) Guaranteed Breakeven	23		25		20-25		85		15	
總回本期 (年) (Year) Total Breakeven	14		14		15-20		22		10-15	

男性，30 歲，保費繳付期=10 年，總保費=US$27,000
Male, Age 30, Premium Payment Period=10 years, Total Premium=US$27,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	2,700		2,700		2,699		2,700		2,699	
總保費 (美元) Total Premium (US$)	27,000		27,000		26,987		27,000		26,991	
基本保額 (美元) Face Amount (US$)	67,265		63,709		66,800		63,144 附加契約保額(Rider FA): 15,784		75,500	
保證現金價值(Guaranteed Cash Value)										
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	14,597	-11.58%	13,825	-12.65%	6,747	-27.77%	4,294	-38.42%	13,496	-13.12%
20	25,493	-0.37%	24,146	-0.72%	20,240	-1.85%	15,155	-3.69%	26,991	0.00%
30	33,700	0.87%	31,918	0.66%	29,146	0.30%	22,795	-0.66%	26,991	0.00%
40	42,781	1.30%	40,519	1.15%	31,305	0.42%	22,795	-0.48%	26,991	0.00%
50	51,660	1.43%	48,929	1.31%	33,734	0.49%	22,795	-0.37%	26,991	0.00%
60	58,453	1.40%	55,363	1.30%	66,800	1.64%	63,144	1.54%	26,991	0.00%
70	67,265	1.40%	63,709	1.32%	66,800#	1.41%#	63,144	1.30%	26,991	0.00%
現金總值(Total Cash Value)										
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	20,085	-5.46%	18,998	-6.51%	8,290	-23.22%	5,115	-34.20%	13,496	-13.12%
20	44,368	3.23%	42,468	2.94%	34,765	1.64%	25,573	-0.35%	39,137	2.41%
30	81,909	4.42%	78,649	4.25%	73,433	3.98%	52,346	2.62%	58,031	3.03%
40	153,310	4.98%	145,715	4.84%	128,657	4.47%	92,064	3.50%	94,470	3.58%
50	298,421	5.40%	274,681	5.21%	215,692	4.65%	164,427	4.04%	168,696	4.09%
60	666,744	5.92%	607,529	5.75%	430,666	5.10%	291,725	4.37%	269,913	4.22%
70	820,633	5.33%	777,250	5.25%	694,019#	5.15%#	447,754	4.37%	398,122	4.18%
總身故賠償(Total Death Benefit)										
年期 Year	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**
10	108,579	402%	102,807	381%	91,723	340%	86,065	319%	75,500	279%
20	104,072	385%	99,437	368%	91,008	337%	73,563	272%	87,646	324%
30	138,014	511%	132,285	490%	126,486	469%	92,695	343%	106,540	394%
40	177,795	658%	168,905	626%	185,089	686%	132,413	490%	142,978	529%
50	314,027	1163%	289,462	1072%	284,975	1056%	204,776	758%	217,204	804%
60	675,556	2502%	615,875	2281%	430,666	1596%	291,725	1080%	318,422	1179%
70	820,633	3039%	777,250	2879%	694,019#	2572%#	447,754	1658%	446,630	1654%
保證回本期 (年) (Year) Guaranteed Breakeven	22		24		25-30		55		15	
總回本期 (年) (Year) Total Breakeven	13		14		15-20		21		10-15	

男性，40 歲，保費繳付期=10 年，總保費=US$36,000
Male, Age 40, Premium Payment Period=10 years, Total Premium=US$36,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	3,600		3,600		3,598		3,600		3,601	
總保費 (美元) Total Premium (US$)	36,000		36,000		35,980		36,000		36,005	
基本保額 (美元) Face Amount (US$)	66,667		61,612		66,200		59,467 附加契約保額(Rider FA): 14,867		73,600	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	21,000	-10.09%	19,408	-11.63%	8,995	-27.77%	5,649	-38.75%	18,003	-13.12%
20	34,934	-0.19%	32,285	-0.70%	26,985	-1.85%	19,981	-3.76%	36,005	0.00%
30	43,667	0.76%	40,356	0.45%	38,858	0.30%	30,090	-0.70%	36,005	0.00%
40	52,134	1.05%	48,181	0.82%	41,736	0.42%	30,090	-0.50%	36,005	0.00%
50	58,467	1.07%	54,034	0.90%	66,200	1.35%	59,467	1.11%	36,005	0.00%
60	66,667	1.12%	61,612	0.97%	66,200#	1.12%#	59,467	0.91%	36,005	0.00%
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	27,400	-5.03%	25,828	-6.14%	10,670	-23.98%	6,660	-34.77%	18,003	-13.12%
20	57,507	3.04%	54,564	2.70%	45,085	1.46%	34,194	-0.33%	52,207	2.41%
30	102,007	4.14%	96,620	3.92%	95,839	3.89%	68,625	2.55%	77,411	3.03%
40	189,974	4.77%	175,742	4.54%	162,674	4.32%	114,652	3.30%	126,018	3.58%
50	410,202	5.47%	376,511	5.27%	314,801	4.86%	224,428	4.09%	225,032	4.09%
60	546,669	5.01%	505,218	4.86%	474,105#	4.83%#	346,633	4.15%	360,051	4.22%
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	99,347	276%	92,547	257%	91,045	253%	81,291	226%	73,600	204%
20	102,787	286%	97,261	270%	91,621	255%	73,680	205%	89,802	249%
30	134,187	373%	126,730	352%	139,629	388%	98,002	272%	115,006	319%
40	204,508	568%	189,173	525%	209,152	581%	144,029	400%	163,613	454%
50	418,402	1162%	384,089	1067%	314,801	875%	224,428	623%	262,627	729%
60	546,669	1519%	505,218	1403%	474,105#	1318%#	346,633	963%	397,646	1104%
保證回本期 (年) (Year) Guaranteed Breakeven	22		25		25		45		15	
總回本期 (年) (Year) Total Breakeven	13		14		15-20		21		10-15	

女性，0 歲，保費繳付期=10 年，總保費=US$9,000
Female, Age 0, Premium Payment Period=10 years, Total Premium=US$9,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	900		900		901		900		901	
總保費 (美元) Total Premium (US$)	9,000		9,000		9,006		9,000		9,009	
基本保額 (美元) Face Amount (US$)	55,624		53,160		49,700		52,724 附加契約保額(Rider FA): 13,181		63,800	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,005	-15.45%	3,828	-16.37%	2,251	-27.78%	1,424	-38.54%	4,504	-13.12%
20	7,676	-1.02%	7,336	-1.31%	6,754	-1.85%	5,114	-3.62%	9,009	0.00%
30	10,513	0.61%	10,047	0.43%	9,726	0.30%	7,645	-0.64%	9,009	0.00%
40	14,351	1.32%	13,715	1.19%	10,446	0.42%	7,645	-0.46%	9,009	0.00%
65	28,869	1.94%	27,590	1.87%	11,707	0.43%	7,645	-0.27%	N/A	N/A
80	39,827	1.99%	38,063	1.93%	11,707	0.35%	7,645	-0.22%	9,009	0.00%
100	55,624	1.92%	53,160	1.88%	49,700#	1.82%#	52,724	1.87%	N/A	N/A
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	5,390	-9.59%	4,869	-11.56%	2,792	-23.02%	1,582	-35.99%	4,504	-13.12%
20	13,906	2.83%	12,929	2.35%	11,810	1.76%	7,381	-1.28%	13,062	2.41%
30	27,517	4.45%	25,852	4.20%	24,697	4.01%	13,603	1.63%	19,368	3.03%
40	54,044	5.15%	51,034	4.98%	43,937	4.54%	21,617	2.49%	31,530	3.58%
65	278,020	5.81%	256,683	5.67%	198,585	5.23%	78,137	3.63%	N/A	N/A
80	677,411	5.87%	624,269	5.76%	486,471	5.41%	155,905	3.84%	247,737	4.48%
100	1,613,096	5.57%	1,541,640	5.52%	1,580,376#	5.61%#	499,085	4.29%	N/A	N/A
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	85,377	949%	81,197	902%	75,201	835%	71,336	793%	63,800	708%
20	74,314	826%	69,937	777%	65,023	722%	54,991	611%	67,854	753%
30	94,739	1053%	89,505	995%	86,304	958%	58,682	652%	74,160	823%
40	121,505	1350%	112,869	1254%	113,982	1266%	66,696	741%	86,322	958%
65	304,775	3386%	282,253	3136%	265,994	2954%	123,216	1369%	N/A	N/A
80	693,209	7702%	639,366	7104%	524,464	5824%	200,984	2233%	302,528	3358%
100	1,613,096	17923%	1,541,640	17129%	1,580,376#	17549%#	499,085	5545%	N/A	N/A
保證回本期 (年) (Year) Guaranteed Breakeven	26		27		20-25		85		15	
總回本期 (年) (Year) Total Breakeven	15		16		15-20		23		10-15	

女性，30 歲，保費繳付期=10 年，總保費=US$27,000
Female, Age 30, Premium Payment Period=10 years, Total Premium=US$27,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	2,700		2,700		2,702		2,700		2,701	
總保費 (美元) Total Premium (US$)	27,000		27,000		27,017		27,000		27,006	
基本保額 (美元) Face Amount (US$)	69,822		65,455		69,400		65,285 附加契約保額(Rider FA): 16,321		81,100	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	13,545	-13.05%	12,698	-14.34%	6,754	-27.78%	4,374	-37.97%	13,503	-13.12%
20	23,949	-0.77%	22,451	-1.19%	20,263	-1.85%	15,407	-3.59%	27,006	0.00%
30	31,629	0.62%	29,651	0.37%	29,179	0.30%	23,241	-0.59%	27,006	0.00%
40	40,427	1.14%	37,898	0.96%	31,340	0.42%	23,241	-0.42%	27,006	0.00%
50	49,853	1.36%	46,735	1.21%	33,772	0.49%	23,241	-0.33%	27,006	0.00%
60	58,301	1.40%	54,655	1.28%	69,400	1.71%	65,285	1.60%	27,006	0.00%
70	69,822	1.46%	65,455	1.36%	69,400#	1.47%#	65,285	1.36%	27,006	0.00%
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	18,552	-6.96%	16,534	-9.16%	8,357	-23.07%	5,158	-34.00%	13,503	-13.12%
20	41,781	2.84%	37,728	2.17%	35,353	1.74%	26,767	-0.06%	39,159	2.41%
30	77,440	4.19%	69,297	3.74%	75,190	4.07%	53,664	2.72%	58,064	3.03%
40	145,635	4.83%	127,441	4.45%	132,481	4.56%	93,096	3.53%	94,522	3.58%
50	284,734	5.29%	239,663	4.89%	222,813	4.73%	167,652	4.08%	168,789	4.09%
60	615,355	5.77%	511,439	5.42%	447,429	5.17%	296,981	4.40%	270,063	4.22%
70	851,828	5.39%	798,551	5.29%	721,031#	5.21%#	439,890	4.34%	398,343	4.18%
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	111,743	414%	103,550	384%	95,293	353%	88,918	329%	81,100	300%
20	104,593	387%	95,250	353%	94,551	350%	76,645	284%	93,253	345%
30	137,040	508%	123,638	458%	131,409	486%	95,708	354%	112,157	415%
40	175,030	648%	154,997	574%	192,294	712%	135,140	501%	148,616	550%
50	304,703	1129%	258,384	957%	296,067	1096%	209,695	777%	222,883	825%
60	626,876	2322%	522,239	1934%	447,429	1656%	296,981	1100%	324,157	1200%
70	851,828	3155%	798,551	2958%	721,031#	2669%#	439,890	1629%	452,437	1675%
保證回本期 (年) (Year) Guaranteed Breakeven	25		27		20-25		55		15	
總回本期 (年) (Year) Total Breakeven	14		15		15-20		29		10-15	

女性，40 歲，保費繳付期=10 年，總保費=US$36,000
Female, Age 40, Premium Payment Period=10 years, Total Premium=US$36,000

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Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	3,600		3,600		3,603		3,600		3,603	
總保費 (美元) Total Premium (US$)	36,000		36,000		36,030		36,000		36,028	
基本保額 (美元) Face Amount (US$)	68,221		63,347		67,700		63,580 附加契約保額(Rider FA): 15,893		79,200	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	19,511	-11.53%	18,117	-12.99%	9,007	-27.78%	5,786	-38.16%	18,014	-13.12%
20	32,541	-0.65%	30,217	-1.13%	27,022	-1.85%	20,409	-3.63%	36,028	0.00%
30	40,933	0.50%	38,008	0.21%	38,912	0.30%	30,773	-0.61%	36,028	0.00%
40	49,801	0.92%	46,243	0.71%	41,795	0.42%	30,773	-0.44%	36,028	0.00%
50	57,647	1.04%	53,528	0.87%	67,700	1.39%	63,580	1.26%	36,028	0.00%
60	68,221	1.16%	63,347	1.02%	67,700#	1.16%#	63,580	1.03%	36,028	0.00%
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	25,883	-6.10%	23,179	-8.19%	10,720	-23.91%	6,867	-34.04%	18,014	-13.12%
20	54,836	2.73%	49,335	2.04%	45,532	1.52%	35,796	-0.04%	52,241	2.41%
30	98,361	3.99%	87,096	3.51%	97,184	3.94%	70,828	2.68%	77,460	3.03%
40	185,234	4.70%	158,494	4.24%	165,473	4.37%	119,340	3.42%	126,098	3.58%
50	388,996	5.34%	328,137	4.95%	321,934	4.91%	235,500	4.20%	225,176	4.09%
60	559,412	5.05%	519,445	4.91%	484,847#	4.87%#	348,991	4.16%	360,281	4.22%
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	101,404	282%	92,911	258%	93,108	258%	86,914	241%	79,200	219%
20	103,887	289%	93,931	261%	93,697	260%	78,966	219%	95,413	264%
30	134,696	374%	120,169	334%	142,793	396%	103,635	288%	120,632	334%
40	203,653	566%	175,598	488%	213,891	594%	152,147	423%	169,270	469%
50	399,570	1110%	337,956	939%	321,934	894%	235,500	654%	268,348	744%
60	559,412	1554%	519,445	1443%	484,847#	1346%#	348,991	969%	403,453	1119%
保證回本期 (年) (Year) Guaranteed Breakeven	25		28		25		45		15	
總回本期 (年) (Year) Total Breakeven	14		15		15-20		21		10-15	

男性，0 歲，保費繳付期=18 年，總保費=US$9,000
Male, Age 0, Premium Payment Period=18 years, Total Premium=US$9,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
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	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	500		500		451 (20 年繳 20 Pay)		450 (20 年繳 20 Pay)		450 (20 年繳 20 Pay)	
總保費 (美元) Total Premium (US$)	9,000		9,000		9,016		9,000		9,002	
基本保額 (美元) Face Amount (US$)	43,898		40,650		39,200		44,500 附加契約保額(Rider FA): 11,124		44,300	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,229	-28.15%	1,138	-29.91%	902	-32.91%	490	-47.84%	2,250	-13.12%
20	6,892	-2.36%	6,382	-3.05%	5,860	-4.31%	2,759	-13.33%	9,002	0.00%
30	11,545	1.16%	10,691	0.80%	8,565	-0.25%	7,832	-0.68%	9,002	0.00%
40	16,154	1.86%	14,959	1.61%	9,467	0.16%	7,832	-0.46%	9,002	0.00%
65	27,744	2.00%	25,691	1.87%	10,819	0.33%	7,832	-0.25%	N/A	N/A
80	34,679	1.90%	32,114	1.79%	10,819	0.26%	7,832	-0.20%	9,002	0.00%
100	43,898	1.74%	40,650	1.66%	39,200#	1.65%#	44,500	1.78%	N/A	N/A
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,901	-18.69%	1,878	-18.94%	1,329	-24.11%	534	-45.68%	2,250	-13.12%
20	10,588	1.40%	10,219	1.10%	9,848	0.83%	4,228	-7.92%	9,182	0.19%
30	22,555	4.25%	21,898	4.12%	20,373	3.93%	11,837	1.33%	15,753	2.71%
40	42,669	4.96%	41,707	4.89%	35,882	4.52%	16,198	1.93%	25,205	3.37%
65	198,318	5.55%	194,136	5.51%	158,216	5.22%	54,691	3.27%	N/A	N/A
80	471,236	5.63%	463,101	5.61%	385,281	5.40%	128,383	3.81%	220,544	4.59%
100	1,273,042	5.52%	1,178,850	5.43%	1,246,493#	5.60%#	436,100	4.35%	N/A	N/A
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	66,786	1336%	62,012	1240%	59,314	1316%	60,120	1336%	44,300	984%
20	60,070	667%	57,438	638%	51,285	569%	45,969	511%	44,480	494%
30	71,422	794%	68,674	763%	68,071	755%	48,505	539%	51,051	567%
40	91,624	1018%	88,796	987%	89,901	997%	52,866	587%	60,503	672%
65	214,472	2383%	209,095	2323%	209,798	2327%	91,359	1015%	N/A	N/A
80	480,455	5338%	471,638	5240%	413,662	4588%	165,051	1834%	255,842	2842%
100	1,273,042	14145%	1,178,850	13098%	1,246,493#	13825%#	436,100	4846%	N/A	N/A
保證回本期 (年) (Year) Guaranteed Breakeven	25		27		35-40		85		15	
總回本期 (年) (Year) Total Breakeven	18		19		15-20		26		10-15	

男性，30 歲，保費繳付期=18 年，總保費=US$27,000
Male, Age 30, Premium Payment Period=18 years, Total Premium=US$27,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	1,500		1,500		1,351 (20 年繳 20 Pay)		1,350 (20 年繳 20 Pay)		1,349 (20 年繳 20 Pay)	
總保費 (美元) Total Premium (US$)	27,000		27,000		27,020		27,000		26,984	
基本保額 (美元) Face Amount (US$)	61,425		56,732		55,300		55,900 附加契約保額(Rider FA): 13,976		61,300	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,607	-23.22%	4,255	-24.96%	2,702	-32.92%	1,398	-49.10%	6,746	-13.12%
20	23,280	-1.30%	21,501	-2.01%	17,563	-4.31%	8,050	-13.71%	26,984	0.00%
30	30,774	0.61%	28,423	0.24%	25,669	-0.25%	22,919	-0.80%	26,984	0.00%
40	39,066	1.17%	36,082	0.92%	28,371	0.16%	22,919	-0.54%	26,984	0.00%
50	47,174	1.35%	43,570	1.16%	31,073	0.35%	22,919	-0.40%	26,984	0.00%
60	53,378	1.33%	49,300	1.17%	55,300	1.42%	55,900	1.44%	26,984	0.00%
70	61,425	1.34%	56,732	1.21%	55,300#	1.21%#	55,900	1.21%	26,984	0.00%
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	7,058	-14.33%	6,728	-15.29%	3,979	-24.13%	1,733	-43.71%	6,746	-13.12%
20	34,877	2.19%	33,075	1.74%	29,587	0.86%	15,149	-5.90%	27,524	0.19%
30	63,464	3.96%	60,573	3.74%	62,332	4.03%	43,602	2.32%	47,222	2.71%
40	117,101	4.68%	111,081	4.51%	108,963	4.57%	66,353	2.94%	75,556	3.37%
50	225,092	5.16%	207,582	4.96%	181,706	4.73%	108,334	3.44%	114,683	3.58%
60	498,144	5.74%	455,490	5.56%	356,525	5.15%	210,575	4.10%	215,874	4.15%
70	749,385	5.49%	692,130	5.35%	574,539#	5.20%#	362,959	4.34%	357,541	4.31%
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	95,571	637%	88,559	590%	75,932	562%	75,800	561%	61,300	454%
20	86,069	319%	81,331	301%	75,341	279%	62,999	233%	61,840	229%
30	105,891	392%	100,455	372%	104,711	388%	76,583	284%	81,538	302%
40	139,459	517%	131,732	488%	153,225	567%	99,334	368%	109,872	407%
50	239,343	886%	220,744	818%	235,915	873%	141,315	523%	148,999	552%
60	506,191	1875%	462,922	1715%	356,525	1320%	210,575	780%	250,189	927%
70	749,385	2776%	692,130	2563%	574,539#	2126%#	362,959	1344%	391,856	1452%
保證回本期 (年) (Year) Guaranteed Breakeven	26		29		30-35		55		15	
總回本期 (年) (Year) Total Breakeven	18		18		15-20		24		10-15	

男性，40 歲，保費繳付期=18 年，總保費=US$36,000
Male, Age 40, Premium Payment Period=18 years, Total Premium=US$36,000

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Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采 嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	2,000		2,000		1,799 (20 年繳 20 Pay)		1,800 (20 年繳 20 Pay)		1,801 (20 年繳 20 Pay)	
總保費 (美元) Total Premium (US$)	36,000		36,000		35,989		36,000		36,012	
基本保額 (美元) Face Amount (US$)	57,307		52,924		52,600		52,015 附加契約保額(Rider FA): 13,004		57,600	
保證現金價值(Guaranteed Cash Value)										
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	6,648	-21.52%	6,139	-23.23%	3,599	-32.92%	182	N/A	9,003	-13.12%
20	31,462	-1.18%	29,055	-1.89%	23,393	-4.31%	10,611	-13.87%	36,012	0.00%
30	38,682	0.33%	35,724	-0.04%	34,190	-0.25%	30,221	-0.86%	36,012	0.00%
40	45,616	0.75%	42,128	0.50%	37,788	0.16%	30,221	-0.57%	36,012	0.00%
50	50,774	0.83%	46,891	0.64%	52,600	0.94%	52,015	0.91%	36,012	0.00%
60	57,307	0.90%	52,924	0.75%	52,600#	0.77%#	52,015	0.73%	36,012	0.00%
現金總值(Total Cash Value)										
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	10,132	-12.86%	9,622	-13.89%	4,930	-25.73%	2,237	-44.52%	9,003	-13.12%
20	47,152	2.31%	44,509	1.82%	37,774	0.46%	19,350	-6.38%	36,732	0.19%
30	82,109	3.82%	77,560	3.56%	79,465	3.82%	55,292	2.08%	63,020	2.71%
40	151,153	4.57%	139,677	4.32%	133,880	4.30%	80,467	2.63%	100,832	3.37%
50	323,899	5.34%	297,168	5.13%	250,129	4.81%	147,515	3.49%	153,049	3.58%
60	469,917	5.05%	433,977	4.89%	376,705#	4.78%#	235,732	3.75%	288,093	4.15%
總身故賠償(Total Death Benefit)										
年期 Year	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**
10	83,112	416%	77,195	386%	72,341	402%	70,636	392%	57,600	319%
20	82,809	230%	78,042	217%	72,798	202%	60,754	169%	58,320	161%
30	103,347	287%	97,269	270%	110,944	308%	77,086	214%	84,609	234%
40	162,844	452%	150,474	418%	166,184	462%	102,261	284%	122,421	339%
50	330,432	918%	303,202	842%	250,129	695%	147,515	410%	174,638	484%
60	469,917	1305%	433,977	1205%	376,705#	1047%#	235,732	655%	309,681	859%
保證回本期 (年) (Year) Guaranteed Breakeven	27		31		35-40		45		15	
總回本期 (年) (Year) Total Breakeven	17		18		15-20		25		10-15	

女性，0 歲，保費繳付期=18 年，總保費=US$9,000
Female, Age 0, Premium Payment Period=18 years, Total Premium=US$9,000

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	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	500		500		450 (20 年繳 20 Pay)		450 (20 年繳 20 Pay)		450 (20 年繳 20 Pay)	
總保費 (美元) Total Premium (US$)	9,000		9,000		8,993		9,000		9,006	
基本保額 (美元) Face Amount (US$)	45,537		43,215		39,100		45,237 附加契約保額(Rider FA): 11,309		45,900	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,093	-30.85%	1,037	-32.06%	899	-32.93%	452	-49.86%	2,251	-13.12%
20	6,694	-2.62%	6,353	-3.10%	5,845	-4.31%	2,714	-13.55%	9,006	0.00%
30	11,566	1.17%	10,977	0.92%	8,543	-0.25%	7,736	-0.74%	9,006	0.00%
40	16,393	1.91%	15,557	1.74%	9,443	0.16%	7,736	-0.50%	9,006	0.00%
65	28,552	2.05%	27,096	1.96%	10,792	0.33%	7,736	-0.27%	N/A	N/A
80	35,838	1.94%	34,010	1.87%	10,792	0.26%	7,736	-0.21%	9,006	0.00%
100	45,537	1.78%	43,215	1.73%	39,100#	1.65%#	45,237	1.79%	N/A	N/A
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,735	-20.60%	1,551	-23.00%	1,325	-24.12%	498	-47.43%	2,251	-13.12%
20	10,464	1.30%	9,749	0.69%	9,823	0.83%	4,071	-8.36%	9,186	0.19%
30	23,069	4.36%	21,685	4.07%	20,321	3.93%	11,400	1.15%	15,760	2.71%
40	44,335	5.08%	41,832	4.90%	35,791	4.52%	15,516	1.78%	25,216	3.37%
65	208,664	5.65%	192,488	5.50%	157,813	5.22%	51,118	3.15%	N/A	N/A
80	496,599	5.71%	457,275	5.59%	384,299	5.40%	121,326	3.73%	220,637	4.59%
100	1,320,573	5.56%	1,253,235	5.50%	1,243,314#	5.60%#	403,876	4.26%	N/A	N/A
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	69,203	1384%	65,544	1311%	59,162	1316%	61,115	1358%	45,900	1019%
20	62,031	689%	58,072	645%	51,155	569%	46,594	518%	46,080	511%
30	74,294	825%	69,987	778%	67,897	755%	48,901	543%	52,654	584%
40	95,828	1065%	90,509	1006%	89,672	997%	53,018	589%	62,110	689%
65	225,649	2507%	208,607	2318%	209,263	2327%	88,619	985%	N/A	N/A
80	506,299	5626%	466,480	5183%	412,607	4588%	158,827	1765%	257,532	2859%
100	1,320,573	14673%	1,253,235	13925%	1,243,314#	13825%#	403,876	4488%	N/A	N/A
保證回本期 (年) (Year) Guaranteed Breakeven	25		26		30-35		85		15	
總回本期 (年) (Year) Total Breakeven	19		20		15-20		27		10-15	

女性，30 歲，保費繳付期=18 年，總保費=US$27,000
Female, Age 30, Premium Payment Period=18 years, Total Premium=US$27,000

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每年總保費 (美元) (US$) Total Annual Premium	1,500		1,500		1,350 (20 年繳 20 Pay)		1,350 (20 年繳 20 Pay)		1,349 (20 年繳 20 Pay)	
總保費 (美元) Total Premium (US$)	27,000		27,000		26,999		27,000		26,987	
基本保額 (美元) Face Amount (US$)	61,475		56,818		55,600		57,990 附加契約保額(Rider FA): 14,497		64,500	
保證現金價值(Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,119	-25.68%	3,807	-27.44%	2,705	-32.88%	1,392	-49.21%	6,747	-13.12%
20	21,086	-2.18%	19,489	-2.89%	17,581	-4.29%	8,177	-13.50%	26,987	0.00%
30	27,848	0.14%	25,739	-0.22%	25,696	-0.24%	23,312	-0.72%	26,987	0.00%
40	35,594	0.88%	32,898	0.63%	28,400	0.17%	23,312	-0.48%	26,987	0.00%
50	43,955	1.18%	40,625	0.99%	31,105	0.35%	23,312	-0.36%	26,987	0.00%
60	52,746	1.30%	48,750	1.15%	55,700	1.44%	57,990	1.52%	26,987	0.00%
70	61,475	1.34%	56,818	1.21%	55,700#	1.22%#	57,990	1.27%	26,987	0.00%
現金總值(Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,701	-15.38%	5,773	-18.43%	3,992	-24.04%	1,740	-43.61%	6,747	-13.12%
20	33,074	1.74%	29,375	0.73%	29,692	0.90%	15,889	-5.38%	27,527	0.19%
30	61,229	3.79%	53,710	3.19%	62,624	4.06%	44,536	2.42%	47,227	2.71%
40	114,848	4.61%	98,261	4.11%	109,575	4.59%	67,094	2.98%	75,563	3.37%
50	223,923	5.14%	183,977	4.66%	182,828	4.74%	110,065	3.48%	114,694	3.58%
60	483,636	5.68%	391,737	5.26%	359,103	5.17%	214,041	4.13%	215,894	4.15%
70	749,995	5.49%	693,180	5.36%	578,695#	5.21%#	358,030	4.31%	357,575	4.31%
總身故賠償(Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	95,827	639%	87,977	587%	76,482	567%	78,634	582%	64,500	478%
20	86,950	322%	77,829	288%	75,886	281%	65,703	243%	65,040	241%
30	106,880	396%	94,863	351%	105,468	391%	79,214	293%	84,740	314%
40	140,729	521%	122,181	453%	154,334	572%	101,772	377%	113,076	419%
50	241,443	894%	200,170	741%	237,622	880%	144,743	536%	152,207	564%
60	492,366	1824%	399,806	1481%	359,103	1330%	214,041	793%	253,408	939%
70	749,995	2778%	693,180	2567%	578,695#	2143%#	358,030	1326%	395,088	1464%
保證回本期 (年) (Year) Guaranteed Breakeven	29		32		35-40		55		15	
總回本期 (年) (Year) Total Breakeven	18		19		15-20		24		10-15	

女性，40 歲，保費繳付期=18 年，總保費=US$36,000
Female, Age 40, Premium Payment Period=18 years, Total Premium=US$36,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		PruX* 保記 PRUmyXealth Xrisis Xifelong Xare 危 X 終 X 保計劃		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早 X 附 X 契約		MassX 萬記 XHealth Saver 100+ 首 X 健康保 100+ 保費 X 贈計劃	
每年總保費 (美元) (US$) Total Annual Premium	2,000		2,000		1,800 (20 年繳 20 Pay)		1,800 (20 年繳 20 Pay)		1,800 (20 年繳 20 Pay)	
總保費 (美元) Total Premium (US$)	36,000		36,000		36,007		36,000		35,998	
基本保額 (美元) Face Amount (US$)	57,971		53,149		55,600		55,809 附加契約保額(Rider FA): 13,953		60,400	
保證現金價值(Guaranteed Cash Value)										
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	6,145	-23.21%	5,634	-25.11%	3,601	-32.92%	1,842	-49.40%	9,000	-13.12%
20	29,101	-1.87%	26,681	-2.65%	23,404	-4.31%	10,827	-13.59%	35,998	0.00%
30	36,058	0.01%	33,059	-0.40%	34,206	-0.25%	30,918	-0.74%	35,998	0.00%
40	43,304	0.59%	39,702	0.31%	37,807	0.16%	30,918	-0.50%	35,998	0.00%
50	49,623	0.77%	45,496	0.56%	55,600	1.07%	55,809	1.08%	35,998	0.00%
60	57,971	0.93%	53,149	0.76%	55,600#	0.88%#	55,809	0.87%	35,998	0.00%
現金總值(Total Cash Value)										
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	9,670	-13.79%	8,467	-16.47%	5,008	-25.39%	2,288	-43.96%	9,000	-13.12%
20	44,707	1.86%	39,798	0.87%	38,605	0.66%	20,873	-5.54%	36,718	0.19%
30	78,980	3.64%	69,157	3.03%	82,063	3.97%	57,986	2.31%	62,997	2.71%
40	147,281	4.49%	124,571	3.95%	139,380	4.43%	84,941	2.81%	100,796	3.37%
50	307,420	5.22%	256,045	4.77%	264,395	4.95%	157,828	3.66%	152,993	3.58%
60	475,362	5.07%	435,822	4.90%	398,191#	4.89%#	244,778	3.82%	287,987	4.15%
總身故賠償(Total Death Benefit)										
年期 Year	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**
10	84,075	420%	76,423	382%	76,467	425%	75,789	421%	60,400	335%
20	83,328	231%	74,462	207%	76,950	214%	58,488	162%	61,120	169%
30	103,467	287%	91,416	254%	117,272	326%	82,876	230%	87,399	242%
40	161,948	450%	138,017	383%	175,663	488%	109,832	305%	125,197	347%
50	315,768	877%	263,699	732%	264,395	734%	157,828	438%	177,395	492%
60	475,362	1320%	435,822	1211%	398,191#	1106%#	244,778	680%	312,389	867%
保證回本期 (年) (Year) Guaranteed Breakeven	30		35		30-35		45		15	
總回本期 (年) (Year) Total Breakeven	18		19		15-20		24		10-15	

男性，0 歲，保費繳付期=25 年，總保費=US$9,000
Male, Age 0, Premium Payment Period=25 years, Total Premium=US$9,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		**AIA Protect Elevator Plus 加裕倍安保 (加強版)**		**AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早期附加契約**	
每年總保費 (美元) Total Annual Premium (US$)	360		360		360	
總保費 (美元) Total Premium (US$)	9,000		9,000		9,000	
基本保額 (美元) Face Amount (US$)	42,604		37,775		43,782 附加契約保額(Rider FA): 10,946	
保證現金價值(Guaranteed Cash Value)						
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	894	-27.91%	793	-30.66%	350	-50.68%
20	5,070	-3.48%	4,495	-4.74%	2,058	-14.31%
30	8,350	-0.42%	7,404	-1.10%	7,749	-0.84%
40	13,250	1.37%	11,748	0.95%	7,749	-0.54%
65	25,477	1.96%	22,589	1.74%	7,749	-0.28%
80	32,848	1.91%	29,125	1.73%	7,749	-0.22%
100	42,604	1.77%	37,775	1.64%	43,782	1.80%
現金總值(Total Cash Value)						
年期 Year	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**	**金額 Amount**	**回報率 IRR**
10	1,334	-19.23%	1,258	-20.46%	394	-47.71%
20	7,703	0.64%	7,124	-0.10%	3,415	-7.81%
30	17,029	3.44%	15,881	3.07%	11,429	1.31%
40	35,234	4.78%	32,993	4.56%	15,324	1.89%
65	172,721	5.58%	161,760	5.46%	48,116	3.16%
80	409,535	5.65%	385,237	5.56%	119,350	3.82%
100	1,235,516	5.66%	1,095,475	5.52%	428,494	4.43%
總身故賠償(Total Death Benefit)						
年期 Year	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**	**金額 Amount**	**總身故賠償/已付保費總和 Total DB / Total Premiums Paid**
10	64,519	1792%	57,312	1592%	59,149	1643%
20	54,124	752%	49,281	684%	45,139	627%
30	64,306	715%	58,967	655%	47,460	527%
40	82,175	913%	76,018	845%	51,356	571%
65	189,848	2109%	176,946	1966%	101,005	1122%
80	419,292	4659%	393,887	4377%	155,382	1726%
100	1,235,516	13728%	1,095,475	12172%	428,494	4761%
保證回本期 (年) Guaranteed Breakeven Year	32		34		85	
總回本期 (年) Total Breakeven Year	20		21		26	

男性，30 歲，保費繳付期=25 年，總保費=US$27,000
Male, Age 30, Premium Payment Period=25 years, Total Premium=US$27,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早期附加契約	
每年總保費 (美元) Total Annual Premium (US$)	1,080		1,080		1,080	
總保費 (美元) Total Premium (US$)	27,000		27,000		27,000	
基本保額 (美元) Face Amount (US$)	55,413		51,185		50,908 附加契約保額(Rider FA): 12,726	
保證現金價值(Guaranteed Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	3,159	-24.29%	2,918	-26.04%	1,018	-51.46%
20	15,848	-3.05%	14,639	-3.87%	6,058	-14.58%
30	24,991	-0.43%	23,084	-0.88%	22,909	-0.92%
40	31,696	0.57%	29,278	0.29%	22,909	-0.59%
50	38,401	0.93%	35,471	0.72%	22,909	-0.43%
60	46,935	1.15%	43,354	0.99%	50,908	1.32%
70	55,413	1.24%	51,185	1.10%	50,908	1.09%
現金總值(Total Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,793	-15.51%	4,540	-16.61%	1,324	-44.86%
20	23,562	0.82%	22,265	0.29%	12,269	-5.77%
30	48,098	3.12%	45,703	2.85%	40,217	2.17%
40	88,395	4.17%	83,575	3.97%	58,799	2.75%
50	169,591	4.80%	156,037	4.58%	91,634	3.20%
60	378,781	5.50%	345,673	5.30%	177,313	3.92%
70	676,039	5.57%	624,457	5.43%	295,419	4.14%
總身故賠償(Total Death Benefit)						
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	85,408	791%	79,050	732%	69,031	639%
20	71,804	332%	67,390	312%	57,119	264%
30	86,832	322%	81,942	303%	68,217	253%
40	112,112	415%	105,482	391%	86,798	321%
50	186,603	691%	171,751	636%	119,634	443%
60	387,259	1434%	353,504	1309%	177,313	657%
70	676,039	2504%	624,457	2313%	295,419	1094%
保證回本期 (年) Guaranteed Breakeven Year	34		37		55	
總回本期 (年) Total Breakeven Year	19		20		24	

男性，40 歲，保費繳付期=25 年，總保費=US$36,000
Male, Age 40, Premium Payment Period=25 years, Total Premium=US$36,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早期附加契約	
每年總保費 (美元) Total Annual Premium (US$)	1,440		1,440		1,440	
總保費 (美元) Total Premium (US$)	36,000		36,000		36,000	
基本保額 (美元) Face Amount (US$)	50,473		46,617		47,109 附加契約保額(Rider FA): 11,777	
保證現金價值(Guaranteed Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,391	-23.37%	4,056	-25.11%	1,319	-52.18%
20	20,543	-3.34%	18,973	-4.17%	8,009	-14.70%
30	30,688	-0.89%	28,343	-1.35%	30,244	-0.98%
40	36,139	0.01%	33,378	-0.27%	30,244	-0.62%
50	42,145	0.41%	38,925	0.21%	47,109	0.71%
60	50,473	0.70%	46,617	0.54%	47,109	0.56%
現金總值(Total Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,763	-14.37%	6,396	-15.49%	1,649	-46.57%
20	31,041	0.71%	29,229	0.14%	15,687	-6.23%
30	61,380	2.89%	57,754	2.57%	51,019	1.90%
40	112,434	4.00%	103,639	3.72%	71,559	2.43%
50	242,649	4.98%	222,083	4.75%	123,944	3.24%
60	413,879	5.08%	382,259	4.92%	196,492	3.53%
總身故賠償(Total Death Benefit)						
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	72,055	500%	66,793	464%	63,927	444%
20	67,533	234%	63,287	220%	54,788	190%
30	83,013	231%	77,790	216%	67,884	189%
40	126,768	352%	116,878	325%	88,424	246%
50	250,977	697%	229,775	638%	123,944	344%
60	413,879	1150%	382,259	1062%	196,492	546%
保證回本期 (年) Guaranteed Breakeven Year	40		47		45	
總回本期 (年) Total Breakeven Year	19		20		25	

女性，0 歲，保費繳付期=25 年，總保費=US$9,000
Female, Age 0, Premium Payment Period=25 years, Total Premium=US$9,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早期附加契約	
每年總保費 (美元) Total Annual Premium (US$)	360		360		360	
總保費 (美元) Total Premium (US$)	9,000		9,000		9,000	
基本保額 (美元) Face Amount (US$)	44,499		42,204		43,544 附加契約保額(Rider FA): 10,886	
保證現金價值(Guaranteed Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	756	-31.76%	717	-33.00%	384	-48.35%
20	4,628	-4.43%	4,389	-5.00%	2,047	-14.38%
30	8,232	-0.50%	7,808	-0.80%	7,707	-0.87%
40	13,394	1.41%	12,703	1.22%	7,707	-0.56%
65	26,388	2.03%	25,027	1.93%	7,707	-0.29%
80	34,175	1.97%	32,413	1.89%	7,707	-0.23%
100	44,499	1.82%	42,204	1.76%	43,544	1.80%
現金總值(Total Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,153	-22.32%	1,000	-25.41%	392	-47.84%
20	7,280	0.11%	6,702	-0.69%	3,266	-8.33%
30	17,217	3.49%	16,076	3.13%	11,017	1.11%
40	36,462	4.90%	34,278	4.69%	14,500	1.69%
65	181,365	5.67%	167,267	5.52%	44,197	3.00%
80	430,679	5.73%	396,312	5.61%	109,818	3.70%
100	1,290,471	5.71%	1,223,916	5.65%	362,852	4.24%
總身故賠償(Total Death Benefit)						
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	67,305	1870%	63,703	1770%	58,828	1634%
20	56,104	779%	52,325	727%	44,763	622%
30	66,967	744%	62,880	699%	46,853	521%
40	86,025	956%	81,032	900%	50,337	559%
70	199,476	2216%	184,444	2049%	80,034	889%
80	441,003	4900%	406,104	4512%	145,655	1618%
100	1,290,471	14339%	1,223,916	13599%	362,852	4032%
保證回本期 (年) Guaranteed Breakeven Year	32		33		85	
總回本期 (年) Total Breakeven Year	20		22		27	

女性，30 歲，保費繳付期=25 年，總保費=US$27,000
Female, Age 30, Premium Payment Period=25 years, Total Premium=US$27,000

有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期
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	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早期附加契約	
每年總保費 (美元) Total Annual Premium (US$)	1,080		1,080		1,080	
總保費 (美元) Total Premium (US$)	27,000		27,000		27,000	
基本保額 (美元) Face Amount (US$)	55,328		51,136		53,012 附加契約保額(Rider FA): 13,253	
保證現金價值(Guaranteed Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,822	-26.78%	2,608	-28.56%	1,007	-51.73%
20	14,330	-4.10%	13,244	-4.93%	6,149	-14.36%
30	22,518	-1.02%	20,812	-1.47%	23,272	-0.83%
40	28,826	0.23%	26,642	-0.05%	23,272	-0.53%
50	37,512	0.86%	34,670	0.66%	23,272	-0.39%
60	46,420	1.13%	42,903	0.96%	53,012	1.40%
70	55,328	1.24%	51,136	1.10%	53,012	1.16%
現金總值(Total Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,515	-16.73%	3,907	-19.73%	1,219	-46.93%
20	22,198	0.26%	19,871	-0.80%	12,884	-5.23%
30	45,922	2.88%	40,939	2.27%	41,084	2.28%
40	86,035	4.07%	75,344	3.61%	59,426	2.79%
50	169,497	4.80%	143,385	4.36%	93,036	3.24%
60	366,072	5.42%	306,029	5.05%	180,559	3.95%
70	662,724	5.54%	551,159	5.22%	292,679	4.12%
總身故賠償(Total Death Benefit)						
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	85,360	790%	78,524	727%	71,778	665%
20	72,048	334%	65,219	302%	59,745	277%
30	87,164	323%	78,504	291%	70,824	262%
40	112,537	417%	99,838	370%	89,166	330%
50	187,313	694%	159,851	592%	122,776	455%
60	374,980	1389%	314,261	1164%	180,559	669%
70	662,724	2455%	551,159	2041%	292,679	1084%
保證回本期 (年) Guaranteed Breakeven Year	38		41		55	
總回本期 (年) Total Breakeven Year	20		23		24	

女性，40 歲，保費繳付期=25 年，總保費=US$36,000 Female, Age 40, Premium Payment Period=25 years, Total Premium=US$36,000	有顏色的地方代表友邦的「加裕倍安保」較優勝：於相關年度有較高回報或較早回本期 Coloured cells indicate AIA's Protect Elevator is better: Higher return in relevant year or earlier breakeven

	AIA Protect Elevator 加裕倍安保		AIA Protect Elevator Plus 加裕倍安保 (加強版)		AXX^ 盛記 XVital Major Illness X + XVital Early Stage X X Supplement X 采嚴重 X 病保障 + X 采早期附加契約	
每年總保費 (美元) Total Annual Premium (US$)	1,440		1,440		1,440	
總保費 (美元) Total Premium (US$)	36,000		36,000		36,001	
基本保額 (美元) Face Amount (US$)	50,704		46,467		49,318 附加契約保額(Rider FA): 11,8011	
保證現金價值(Guaranteed Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	4,056	-25.11%	3,717	-27.05%	1,381	-51.03%
20	18,913	-4.20%	17,332	-5.14%	8,285	-14.22%
30	28,394	-1.34%	26,022	-1.84%	31,317	-0.78%
40	34,073	-0.20%	31,226	-0.51%	31,317	-0.50%
50	41,628	0.38%	38,149	0.15%	49,318	0.83%
60	50,704	0.71%	46,467	0.53%	49,318	0.66%
現金總值(Total Cash Value)						
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,242	-15.99%	5,460	-18.74%	1,726	-45.43%
20	28,323	-0.16%	25,148	-1.31%	16,817	-5.46%
30	55,744	2.38%	48,786	1.66%	53,214	2.13%
40	101,814	3.66%	86,206	3.08%	74,717	2.58%
50	212,399	4.64%	177,016	4.16%	129,509	3.35%
60	415,773	5.09%	381,029	4.91%	199,935	3.57%
總身故賠償(Total Death Benefit)						
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB / Total Premiums Paid
10	72,055	500%	65,607	456%	66,925	465%
20	65,996	229%	59,171	205%	57,850	201%
30	79,697	221%	70,597	196%	71,215	198%
40	118,445	329%	101,447	282%	92,718	258%
50	221,475	615%	185,334	515%	129,509	360%
60	415,773	1155%	381,029	1058%	199,935	555%
保證回本期 (年) Guaranteed Breakeven Year	44		48		45	
總回本期 (年) Total Breakeven Year	21		24		25	

*使用下次生日年齡 Uses Age Next Birthday ^早期危疾保障附加於基本計劃之保額 Early Stage CI Benefit is additional to face amount of basic plan

#此為保單年度第 59/69/99 年的數字 This is the figure for policy year 59/69/99

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)/非保證額外花紅(如有)及非保證特級花紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/花紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2016 年 4 月之建議書資料及網上相關產品資料而製成, 本公司概不會就產品比較資料之準確性及完整性作出保證. 由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Market Product Comparison Remarks & Disclaimer

Remark： The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due. 'Total Cash Value' means guaranteed cash value plus non-guaranteed cash value of Reversionary Bonus (if any)/ non-guaranteed annual dividends accumulation (if any) and non-guaranteed cash value of Extra Bonus (if any)/ non-guaranteed Additional bonus (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.

Disclaimer： AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in Apr 2016. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Note： This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

附錄三: 危疾簡易核保表格

Appendix 3: Critical Illness Simplified Underwriting Form

AIA International Limited
(Incorporated in Bermuda
with limited liability)

Critical Illness Simplified Underwriting Form 危疾簡易核保表格

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

04472012

The following health information and declaration should be completed by the Insured.
以下健康資料及聲明需由受保人填寫。

Height 身高	(cm)	Weight 體重	(kg)

i. Has any application for or reinstatement of life, critical illness, accident, disability or medical health insurance on your life ever been declined, deferred, rated or in any way modified? 您是否曾於申請壽險、危疾、意外、傷殘或醫療保險或申請復保時被拒絕受保、擱置受保、須繳付額外保費或修改合約條款？	☐ Yes 是	☐ No 否
ii. Have you undergone or received medical advice, investigation or treatment for: any disorder of the heart or circulatory system, high blood pressure, stroke, asthma, tuberculosis or other respiratory disease, sleeping disorder or breathing problems such as Obstructive Sleep Apnoea,cancer or tumour of any kind, diabetes, hepatitis or liver condition, urinary or kidney disorder, mental or psychiatric condition such as depression, schizophrenia, psychosis, anxiety, autism or learning disorder, epilepsy, HIV infection or a positive test to HIV, back or neck pain, any disorder of the brain or nervous system, bowel or digestive disorder, anaemia or blood disorder ? 您是否曾被診斷患有或者因以下疾病而接受治療、檢驗或醫療諮詢：心臟或血液循環系統疾病、高血壓、中風、哮喘、結核病、其他呼吸疾病、睡眠障礙或呼吸問題(例如睡眠窒息症)、 癌症或任何腫瘤、糖尿病、肝炎或肝臟疾病、泌尿系統病或腎病、精神病或心理病(例如抑鬱、精神分裂、思覺失調、焦慮、自閉或學習障礙)、癲癇症、HIV感染或HIV檢查呈陽性、背部或頸部疼痛、任何腦部或神經系統疾病、腸或消化系統疾病、貧血或血液疾病 ？	☐ Yes 是	☐ No 否
iii. Are you currently undergoing or are you due to attend at any hospital, clinic or doctor for any treatment, advice, medical investigation(s) or test(s) (other than routine body tests, such as blood tests, electrocardiogram, ultrasonogram, endoscopy, biopsy or X-ray) for any medical condition, disability or symptoms other than a cold and/or influenza? 除因傷風及／或感冒，您是否現有或因任何身體狀況、殘疾和病狀而要到醫院或診所接受註冊西醫的治療、諮詢、檢查或測試（例如驗血、心電圖、超聲波檢查、胃鏡、活組織檢查或Ｘ光，例行的身體檢查除外）？	☐ Yes 是	☐ No 否

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Policy Number | | | | | | | | | | |

If any of the above answer to the questions is/are 'YES', please give full description and details such as the diagnosis, onset date, treatment received, investigations carried out and the results and current condition (including last attack and treatment date). 如上述問題有任何答案"是"者，請詳述並填寫詳細資料，例如診斷、病發年齡、已接受治療、已進行的檢查及結果以及現時情況(包括最後病發及治療日期)：

I hereby declare that to the best of my knowledge, the foregoing statements are true and complete and that such disclosures will form part of the basis of this Contract of life insurance.
茲聲明上述乃本人所知之事實和全部，並構成此壽險合約之基本資料。

I understand that the definitions of Critical Illness under the new Policy may differ from those under the original policy from which the new Policy was converted (If applicable).
Any claim(s) for covered conditions or surgery (including Critical Illness) will be assessed in accordance with the Policy contract of the new Policy after conversion.
本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同（如適用）。保單轉換後，任何受保狀況或手術（包括危疾）索償將會根據新保單的保單契約而評估。

Date 日期 (MM 月/DD 日/YYYY 年)

Signature of the Proposed Insured 準受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured is under age 18, signature of the Applicant is required)
(若準受保人年齡在十八歲以下， 請由申請人簽署)

附錄四: 投保申請修正書

Appendix 4: Amendment To Application For Policy

AIA International Limited
(Incorporated in Bermuda
with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

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

O0152017

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

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

(For Proposed Insured/Insured age below 18 applying Smart Care Pro / Prime Care Rider/ Prime Care Pro 2 / Protect Elevator / Protect Elevator Plus)

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

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

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

_____
Date 日期 (MM月/DD日/YYYY年)

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

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

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

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附錄五: 財務需要分析表格之配對

Appendix 5: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 Question			進泰安心保 2* Prime Care Pro 2* 加裕倍安保* Protect Elevator* 加裕倍安保 (加強版)* Protect Elevator Plus*
1	您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓ (可以包括自選目標 Optional)
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	★ (必須包括核心目標 Core)
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	✓
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3	您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項): What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1year 年		
	1-5 years 年		
	6-10years 年		
	11-20years 年		✓
	> 20years 年		✓
	終身 Whole of Life		✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 **Question**		**進泰安心保 2* Prime Care Pro 2* 加裕倍安保* Protect Elevator* 加裕倍安保 (加強版)* Protect Elevator Plus***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	不少於保費繳付年期 Year (10 年 / 18 年 / 25 年) Not less than Premium Payment Period (10 year / 18 year / 25 year)
	1-5 years 年	
	6-10years 年	
	11-20years 年	
	> 20years 年	
	終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

附錄六: 保費率表 Appendix 6: Premium Rate Table

「加裕倍安保」保費率 (每 1,000 元保額) – 男性

Annual Premium Rate for Protect Elevator (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	17.05	17.05	18.76	18.76
1	17.50	17.50	19.25	19.25
2	17.98	17.98	19.78	19.78
3	18.49	18.49	20.35	20.35
4	19.00	19.00	20.90	20.90
5	19.52	19.52	21.46	21.46
6	20.11	20.11	22.11	22.11
7	20.65	20.65	22.71	22.71
8	21.26	21.26	23.39	23.39
9	21.91	21.91	24.10	24.10
10	22.58	22.58	24.84	24.84
11	23.23	23.23	25.55	25.55
12	23.86	23.86	26.23	26.23
13	24.45	24.45	26.91	26.91
14	25.12	25.12	27.64	27.64
15	25.86	25.86	28.44	28.44
16	26.52	28.75	29.17	31.62
17	27.14	29.40	29.86	32.33
18	27.91	31.05	30.70	34.15
19	28.74	32.81	31.61	36.10
20	29.64	34.68	32.60	38.15
21	30.52	35.94	33.57	39.52
22	31.45	37.19	34.58	40.90
23	32.38	38.35	35.63	42.19
24	33.40	39.60	36.75	43.55
25	34.40	40.85	37.84	44.93
26	35.42	42.14	38.97	46.35
27	36.50	43.49	40.16	47.85
28	37.64	44.96	41.40	49.45
29	38.86	46.52	42.73	51.18
30	40.14	48.26	44.15	53.08
31	41.29	49.93	45.41	54.92
32	42.04	51.60	46.24	56.75
33	43.41	53.33	47.74	58.65
34	44.43	55.08	48.87	60.59
35	45.93	56.96	50.51	62.65
36	47.03	58.83	51.74	64.72
37	48.67	60.80	53.54	66.87
38	50.01	62.99	55.01	69.29
39	51.45	65.39	56.59	71.92
40	54.00	67.74	59.40	74.50
41	55.76	70.26	61.35	77.29
42	57.54	72.83	63.29	80.11
43	59.38	75.55	65.31	83.11
44	61.51	78.33	67.66	86.16
45	63.47	81.10	69.82	89.20
46	65.62	83.10	72.19	91.41
47	67.65	85.22	74.40	93.73
48	69.87	87.51	76.87	96.26
49	72.32	90.06	79.56	99.07
50	75.32	92.95	82.85	102.24
51	77.88	95.90	85.66	105.49
52	80.38	99.43	88.43	109.38
53	83.08	103.45	91.39	112.76
54	85.89	107.65	93.62	117.34
55	89.65	111.87	97.71	121.93
56	92.58	116.57	99.98	125.90
57	95.58	121.03	103.22	130.72
58	98.66	125.07	106.55	135.07
59	101.83	128.58	108.95	137.58
60	105.07	131.45	112.42	140.66
61	109.51	136.71	116.08	144.90
62	113.05	141.76	119.83	148.84
63	117.97	147.24	123.86	153.14
64	123.12	152.98	129.27	159.10
65	127.29	158.98	132.38	163.73

只適用於 10 年繳付期
For 10-Year Pay

「加裕倍安保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Protect Elevator (Per $1,000 Face Amount) – Male

只適用於 18 年繳付期
For 18-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	11.39	11.39	12.53	12.53
1	11.61	11.61	12.77	12.77
2	11.85	11.85	13.04	13.04
3	12.11	12.11	13.31	13.31
4	12.37	12.37	13.60	13.60
5	12.64	12.64	13.92	13.92
6	12.94	12.94	14.23	14.23
7	13.22	13.22	14.55	14.55
8	13.53	13.53	14.87	14.87
9	13.84	13.84	15.23	15.23
10	14.18	14.18	15.61	15.61
11	14.51	14.51	15.97	15.97
12	14.86	14.86	16.35	16.35
13	15.20	15.20	16.73	16.73
14	15.56	15.56	17.11	17.11
15	15.94	15.94	17.53	17.53
16	16.33	17.51	17.95	19.25
17	16.74	18.32	18.42	20.15
18	17.20	19.19	18.91	21.11
19	17.65	20.13	19.41	22.15
20	18.16	21.11	19.97	23.21
21	18.67	21.84	20.55	24.02
22	19.19	22.56	21.12	24.81
23	19.75	23.25	21.72	25.59
24	20.30	23.96	22.33	26.36
25	20.91	24.68	22.99	27.15
26	21.52	25.41	23.67	27.97
27	22.18	26.21	24.41	28.82
28	22.89	27.03	25.19	29.73
29	23.63	27.94	26.00	30.73
30	24.42	28.92	26.87	31.82
31	25.29	29.95	27.81	32.94
32	26.17	31.00	28.79	34.08
33	27.10	32.08	29.80	35.29
34	28.06	33.20	30.86	36.52
35	29.06	34.39	31.97	37.82
36	30.11	35.64	33.12	39.21
37	31.22	36.98	34.33	40.68
38	32.37	38.42	35.61	42.26
39	33.61	39.97	36.96	43.97
40	34.90	41.65	38.40	45.84
41	35.91	43.42	39.50	47.77
42	37.24	45.25	40.97	49.79
43	38.60	47.15	42.46	51.88
44	40.01	49.14	44.02	54.05
45	41.49	51.24	45.64	56.38
46	43.07	53.46	47.36	58.82
47	44.74	55.83	49.21	61.42
48	46.54	58.36	51.18	64.21
49	48.50	61.07	53.34	67.18
50	49.67	63.99	54.64	70.40
51	51.54	67.24	56.71	73.96
52	53.50	70.91	58.82	77.81
53	55.53	74.85	60.95	81.87
54	57.62	78.99	63.13	85.98
55	59.76	83.22	65.33	90.04
56	62.94	87.44	68.09	94.42
57	66.29	91.53	70.93	98.56
58	69.81	95.40	73.87	102.31
59	73.52	98.93	76.90	105.58
60	77.41	102.03	80.04	108.26
61	80.28	104.80	83.01	111.98
62	83.18	107.36	85.94	115.37

「加裕倍安保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Protect Elevator (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	8.45	8.45	9.29	9.29
1	8.65	8.65	9.52	9.52
2	8.86	8.86	9.75	9.75
3	9.08	9.08	9.98	9.98
4	9.31	9.31	10.25	10.25
5	9.54	9.54	10.50	10.50
6	9.79	9.79	10.77	10.77
7	10.03	10.03	11.05	11.05
8	10.31	10.31	11.34	11.34
9	10.58	10.58	11.65	11.65
10	10.85	10.85	11.93	11.93
11	11.15	11.15	12.27	12.27
12	11.43	11.43	12.57	12.57
13	11.73	11.73	12.89	12.89
14	12.03	12.03	13.25	13.25
15	12.35	12.35	13.59	13.59
16	12.67	14.06	13.95	15.47
17	13.02	14.73	14.33	16.20
18	13.39	15.48	14.73	17.02
19	13.79	16.27	15.17	17.90
20	14.20	17.08	15.61	18.79
21	14.64	17.45	16.10	19.19
22	15.08	17.88	16.58	19.68
23	15.53	18.38	17.08	20.22
24	16.01	18.76	17.60	20.63
25	16.50	19.39	18.14	21.33
26	17.02	20.07	18.74	22.07
27	17.59	20.83	19.34	22.90
28	18.17	21.63	19.99	23.79
29	18.81	22.52	20.70	24.77
30	19.49	23.45	21.43	25.80
31	20.22	24.44	22.24	26.90
32	20.96	25.46	23.05	28.00
33	21.74	26.51	23.90	29.18
34	22.54	27.64	24.81	30.42
35	23.39	28.99	25.73	31.89
36	24.29	30.31	26.72	33.33
37	25.24	31.73	27.77	34.90
38	26.27	33.25	28.89	36.59
39	27.36	34.93	30.09	38.42
40	28.53	36.45	31.39	40.09
41	29.52	38.40	32.48	42.25
42	30.78	40.52	33.85	44.57
43	32.10	42.78	35.31	47.06
44	33.47	45.15	36.82	49.68
45	34.92	47.64	38.41	52.40
46	36.44	50.20	40.09	55.22
47	38.05	52.83	41.85	58.12
48	39.76	55.52	43.74	61.07
49	41.56	58.24	45.71	64.08
50	42.67	60.98	46.93	67.08
51	44.65	63.74	49.11	70.12
52	46.73	66.56	51.33	73.13
53	48.89	69.45	53.59	76.16
54	51.16	72.38	55.89	79.06
55	53.50	75.37	58.22	82.04

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Protect Elevator (Per $1,000 Face Amount) – Female

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	16.18	16.18	17.80	17.80
1	16.63	16.63	18.29	18.29
2	17.13	17.13	18.83	18.83
3	17.61	17.61	19.36	19.36
4	18.11	18.11	19.93	19.93
5	18.66	18.66	20.52	20.52
6	19.19	19.19	21.12	21.12
7	19.80	19.80	21.78	21.78
8	20.42	20.42	22.46	22.46
9	21.02	21.02	23.12	23.12
10	21.68	21.68	23.85	23.85
11	22.34	22.34	24.57	24.57
12	23.04	23.04	25.33	25.33
13	23.71	23.71	26.07	26.07
14	24.45	24.45	26.89	26.89
15	25.18	25.18	27.71	27.71
16	25.93	28.76	28.52	31.64
17	26.58	29.28	29.23	32.20
18	27.31	30.84	30.04	33.93
19	28.06	32.53	30.86	35.79
20	28.87	34.32	31.75	37.76
21	29.66	35.38	32.63	38.93
22	30.56	36.51	33.62	40.16
23	31.19	37.69	34.30	41.47
24	32.11	38.94	35.31	42.83
25	33.06	40.28	36.37	44.30
26	33.91	41.67	37.30	45.85
27	34.87	43.17	38.37	47.49
28	36.19	44.72	39.81	49.20
29	37.40	46.37	41.14	50.99
30	38.67	48.06	42.54	52.86
31	40.00	49.76	44.01	54.72
32	41.20	51.43	45.33	56.58
33	42.44	53.13	46.69	58.45
34	43.68	54.93	48.05	60.43
35	44.99	57.18	49.49	62.91
36	46.47	59.14	51.11	65.06
37	47.78	61.27	52.56	67.39
38	49.06	63.46	53.96	69.80
39	50.64	65.73	55.69	72.31
40	52.77	67.95	58.05	74.74
41	54.51	70.43	59.96	77.47
42	56.17	72.56	61.80	79.81
43	57.81	74.68	63.60	82.15
44	59.25	76.94	65.18	84.64
45	61.02	79.06	67.11	86.97
46	62.63	80.10	68.89	88.10
47	64.37	81.29	70.80	89.42
48	66.00	82.81	72.61	91.10
49	68.13	84.53	74.96	92.98
50	70.03	86.03	77.05	94.62
51	71.75	88.56	78.92	97.42
52	74.11	91.52	81.52	100.67
53	76.57	94.83	84.23	103.36
54	78.78	98.45	85.87	107.31
55	81.90	102.10	89.27	110.27
56	84.48	106.41	91.25	114.92
57	87.39	110.87	94.38	118.62
58	90.63	115.09	96.98	123.14
59	93.82	119.00	99.46	126.13
60	97.47	122.79	103.31	128.93
61	101.37	126.73	106.44	133.07
62	105.67	131.92	109.89	137.21
63	111.34	136.94	114.68	141.05
64	116.17	142.18	119.65	146.44
65	120.63	147.62	123.04	150.57

「加裕倍安保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Protect Elevator (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	10.98	10.98	12.09	12.09
1	11.21	11.21	12.32	12.32
2	11.46	11.46	12.61	12.61
3	11.71	11.71	12.90	12.90
4	11.99	11.99	13.19	13.19
5	12.27	12.27	13.49	13.49
6	12.56	12.56	13.82	13.82
7	12.87	12.87	14.16	14.16
8	13.19	13.19	14.51	14.51
9	13.52	13.52	14.88	14.88
10	13.86	13.86	15.25	15.25
11	14.22	14.22	15.64	15.64
12	14.57	14.57	16.03	16.03
13	14.92	14.92	16.41	16.41
14	15.29	15.29	16.82	16.82
15	15.68	15.68	17.25	17.25
16	16.09	17.65	17.70	19.41
17	16.50	18.40	18.15	20.25
18	16.95	19.19	18.65	21.10
19	17.44	20.03	19.18	22.03
20	17.94	20.94	19.75	23.05
21	18.47	21.54	20.32	23.69
22	19.02	22.19	20.92	24.40
23	19.59	22.87	21.55	25.16
24	20.17	23.61	22.19	25.97
25	20.79	24.38	22.87	26.82
26	21.44	25.19	23.58	27.72
27	22.12	26.06	24.33	28.66
28	22.84	26.96	25.12	29.67
29	23.60	27.91	25.96	30.71
30	24.40	28.91	26.85	31.79
31	25.25	29.92	27.77	32.91
32	26.13	30.96	28.75	34.06
33	27.04	32.02	29.75	35.22
34	27.99	33.12	30.79	36.43
35	28.97	34.27	31.87	37.69
36	30.00	35.48	33.00	39.03
37	31.06	36.77	34.16	40.45
38	32.16	38.14	35.39	41.96
39	33.31	39.59	36.64	43.56
40	34.50	41.16	37.94	45.27
41	34.88	42.79	38.37	47.06
42	36.03	44.28	39.64	48.71
43	37.19	45.79	40.92	50.37
44	38.40	47.36	42.25	52.09
45	39.65	49.02	43.60	53.91
46	40.97	50.79	45.07	55.87
47	42.39	52.68	46.62	57.96
48	43.92	54.77	48.30	60.26
49	45.58	57.04	50.14	62.75
50	46.74	59.29	51.41	65.23
51	48.60	62.32	53.47	68.54
52	50.46	65.70	55.46	72.09
53	52.35	69.35	57.47	75.78
54	54.33	73.20	59.53	79.54
55	56.46	77.17	61.69	83.22
56	58.77	81.18	63.87	87.21
57	61.28	85.18	66.25	91.17
58	64.09	89.07	68.86	94.87
59	67.23	92.77	71.78	98.21
60	70.72	96.23	75.02	101.30
61	74.55	99.50	78.25	104.38
62	78.63	102.69	81.70	108.12

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Protect Elevator (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	8.09	8.09	8.90	8.90
1	8.27	8.27	9.10	9.10
2	8.47	8.47	9.31	9.31
3	8.68	8.68	9.54	9.54
4	8.91	8.91	9.80	9.80
5	9.15	9.15	10.06	10.06
6	9.40	9.40	10.33	10.33
7	9.64	9.64	10.61	10.61
8	9.92	9.92	10.93	10.93
9	10.19	10.19	11.21	11.21
10	10.50	10.50	11.55	11.55
11	10.81	10.81	11.89	11.89
12	11.11	11.11	12.21	12.21
13	11.43	11.43	12.56	12.56
14	11.76	11.76	12.92	12.92
15	12.10	12.10	13.32	13.32
16	12.45	14.06	13.70	15.47
17	12.83	14.67	14.11	16.14
18	13.23	15.31	14.55	16.85
19	13.64	16.04	15.01	17.65
20	14.08	16.78	15.49	18.45
21	14.53	17.12	15.99	18.82
22	14.99	17.52	16.49	19.28
23	15.47	17.99	17.02	19.80
24	15.97	18.54	17.57	20.40
25	16.47	19.15	18.12	21.07
26	17.01	19.83	18.70	21.80
27	17.58	20.57	19.34	22.63
28	18.19	21.37	20.00	23.52
29	18.83	22.25	20.73	24.49
30	19.52	23.19	21.47	25.52
31	20.26	24.22	22.29	26.64
32	21.01	25.30	23.13	27.83
33	21.80	26.47	23.97	29.11
34	22.60	27.69	24.87	30.47
35	23.45	28.99	25.80	31.89
36	24.34	30.34	26.79	33.37
37	25.29	31.76	27.82	34.93
38	26.27	33.21	28.90	36.52
39	27.31	34.72	30.04	38.19
40	28.40	36.27	31.26	39.90
41	28.86	37.83	31.75	41.62
42	29.98	39.18	32.97	43.09
43	31.12	40.52	34.24	44.58
44	32.31	41.88	35.53	46.07
45	33.56	43.32	36.91	47.66
46	34.87	44.88	38.36	49.38
47	36.26	46.60	39.89	51.25
48	37.75	48.52	41.52	53.38
49	39.33	50.68	43.26	55.75
50	40.47	52.93	44.53	58.23
51	42.26	55.84	46.49	61.42
52	44.13	58.94	48.48	64.69
53	46.09	62.26	50.48	68.07
54	48.14	65.78	52.52	71.55
55	50.26	69.50	54.62	75.10

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Protect Elevator (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.08
17	0.07	0.08	0.08	0.08
18	0.07	0.08	0.08	0.09
19	0.07	0.08	0.08	0.09
20	0.08	0.09	0.08	0.10
21	0.08	0.09	0.09	0.10
22	0.08	0.10	0.09	0.10
23	0.08	0.10	0.09	0.11
24	0.09	0.10	0.09	0.11
25	0.09	0.11	0.10	0.12
26	0.09	0.11	0.10	0.12
27	0.10	0.11	0.11	0.13
28	0.10	0.12	0.11	0.13
29	0.11	0.13	0.12	0.14
30	0.11	0.14	0.12	0.15
31	0.12	0.15	0.13	0.16
32	0.13	0.16	0.14	0.17
33	0.14	0.17	0.15	0.19
34	0.15	0.19	0.17	0.20
35	0.17	0.21	0.18	0.23
36	0.19	0.23	0.21	0.26
37	0.21	0.27	0.24	0.29
38	0.25	0.31	0.27	0.34
39	0.29	0.36	0.31	0.40
40	0.34	0.42	0.37	0.47
41	0.40	0.50	0.44	0.55
42	0.47	0.59	0.52	0.65
43	0.56	0.70	0.61	0.77
44	0.66	0.83	0.72	0.91
45	0.77	0.98	0.85	1.08
46	0.90	1.14	0.99	1.25
47	1.06	1.32	1.16	1.45
48	1.23	1.53	1.36	1.69
49	1.45	1.79	1.59	1.97
50	1.71	2.09	1.88	2.30
51	2.18	2.66	2.40	2.93
52	2.74	3.35	3.02	3.68
53	3.40	4.17	3.74	4.54
54	4.17	5.14	4.54	5.60
55	5.13	6.28	5.59	6.84

只適用於 10 年繳付期
For 10-Year Pay

「加裕倍安保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Protect Elevator (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.08
17	0.07	0.08	0.08	0.08
18	0.07	0.08	0.08	0.09
19	0.07	0.08	0.08	0.09
20	0.08	0.09	0.08	0.10
21	0.08	0.09	0.09	0.10
22	0.08	0.10	0.09	0.11
23	0.09	0.10	0.09	0.11
24	0.09	0.10	0.10	0.12
25	0.09	0.11	0.10	0.12
26	0.10	0.12	0.11	0.13
27	0.10	0.12	0.12	0.14
28	0.11	0.13	0.12	0.15
29	0.12	0.14	0.13	0.16
30	0.13	0.16	0.15	0.17
31	0.15	0.18	0.16	0.19
32	0.17	0.20	0.18	0.22
33	0.19	0.22	0.21	0.24
34	0.21	0.25	0.24	0.28
35	0.25	0.29	0.27	0.32
36	0.29	0.34	0.31	0.37
37	0.33	0.39	0.36	0.43
38	0.39	0.46	0.43	0.50
39	0.46	0.54	0.50	0.59
40	0.54	0.63	0.59	0.70
41	0.63	0.75	0.69	0.82
42	0.74	0.89	0.81	0.98
43	0.89	1.07	0.98	1.18
44	1.05	1.27	1.16	1.40
45	1.24	1.50	1.36	1.65
46	1.45	1.76	1.59	1.94
47	1.68	2.05	1.85	2.25
48	1.94	2.37	2.13	2.60
49	2.23	2.73	2.45	3.00
50	2.51	3.14	2.76	3.45
51	2.96	3.74	3.26	4.11
52	3.49	4.46	3.84	4.89
53	4.10	5.31	4.50	5.81
54	4.81	6.31	5.27	6.87
55	5.63	7.49	6.16	8.10

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Protect Elevator (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.08
17	0.07	0.08	0.08	0.09
18	0.07	0.09	0.08	0.09
19	0.08	0.09	0.09	0.10
20	0.08	0.10	0.09	0.11
21	0.09	0.10	0.09	0.11
22	0.09	0.11	0.10	0.12
23	0.10	0.11	0.11	0.12
24	0.10	0.12	0.11	0.13
25	0.11	0.13	0.12	0.14
26	0.12	0.14	0.13	0.16
27	0.13	0.16	0.15	0.17
28	0.15	0.17	0.16	0.19
29	0.16	0.19	0.18	0.21
30	0.18	0.22	0.20	0.24
31	0.21	0.25	0.23	0.28
32	0.24	0.29	0.26	0.32
33	0.28	0.33	0.30	0.37
34	0.32	0.38	0.35	0.42
35	0.37	0.45	0.41	0.50
36	0.43	0.53	0.48	0.59
37	0.51	0.63	0.56	0.69
38	0.59	0.73	0.65	0.81
39	0.69	0.86	0.76	0.94
40	0.79	0.99	0.87	1.09
41	0.91	1.15	1.00	1.27
42	1.04	1.33	1.15	1.47
43	1.20	1.54	1.32	1.70
44	1.37	1.78	1.50	1.96
45	1.55	2.04	1.71	2.24
46	1.76	2.33	1.94	2.56
47	1.99	2.65	2.19	2.91
48	2.25	3.00	2.48	3.30
49	2.54	3.39	2.79	3.73
50	2.81	3.81	3.09	4.19
51	3.28	4.43	3.61	4.87
52	3.83	5.14	4.20	5.65
53	4.46	5.95	4.89	6.53
54	5.19	6.88	5.67	7.52
55	6.04	7.95	6.57	8.65

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Protect Elevator (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.08
17	0.07	0.08	0.08	0.08
18	0.07	0.08	0.08	0.09
19	0.07	0.08	0.08	0.09
20	0.07	0.09	0.08	0.10
21	0.08	0.09	0.08	0.10
22	0.08	0.09	0.09	0.10
23	0.08	0.10	0.09	0.11
24	0.08	0.10	0.09	0.11
25	0.09	0.10	0.09	0.11
26	0.09	0.11	0.10	0.12
27	0.09	0.11	0.10	0.13
28	0.10	0.12	0.11	0.13
29	0.10	0.13	0.11	0.14
30	0.11	0.14	0.12	0.15
31	0.12	0.15	0.13	0.16
32	0.13	0.16	0.14	0.17
33	0.14	0.17	0.15	0.19
34	0.15	0.19	0.16	0.20
35	0.16	0.21	0.18	0.23
36	0.19	0.24	0.20	0.26
37	0.21	0.27	0.23	0.30
38	0.24	0.31	0.27	0.34
39	0.28	0.36	0.31	0.40
40	0.33	0.43	0.37	0.47
41	0.39	0.50	0.43	0.56
42	0.46	0.59	0.51	0.65
43	0.54	0.70	0.60	0.77
44	0.63	0.82	0.70	0.90
45	0.74	0.96	0.82	1.05
46	0.86	1.10	0.95	1.21
47	1.01	1.27	1.11	1.39
48	1.17	1.46	1.29	1.61
49	1.37	1.69	1.51	1.86
50	1.60	1.95	1.76	2.15
51	2.03	2.49	2.23	2.74
52	2.55	3.13	2.80	3.44
53	3.17	3.89	3.48	4.24
54	3.87	4.79	4.22	5.23
55	4.75	5.86	5.18	6.33

只適用於 10 年繳付期
For 10-Year Pay

「加裕倍安保」免付保費保費率 (每 1,000 元保額) –女性

Annual Premium Rate for Waiver of Premium for Protect Elevator (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.08
17	0.07	0.08	0.08	0.08
18	0.07	0.08	0.08	0.09
19	0.07	0.08	0.08	0.09
20	0.08	0.09	0.08	0.10
21	0.08	0.09	0.09	0.10
22	0.08	0.09	0.09	0.10
23	0.08	0.10	0.09	0.11
24	0.09	0.10	0.10	0.11
25	0.09	0.11	0.10	0.12
26	0.10	0.12	0.11	0.13
27	0.10	0.12	0.12	0.14
28	0.11	0.13	0.12	0.15
29	0.12	0.14	0.13	0.16
30	0.13	0.16	0.15	0.17
31	0.15	0.18	0.16	0.19
32	0.17	0.20	0.18	0.22
33	0.19	0.22	0.21	0.25
34	0.21	0.25	0.24	0.28
35	0.25	0.29	0.27	0.32
36	0.28	0.34	0.31	0.37
37	0.33	0.39	0.36	0.43
38	0.39	0.46	0.43	0.50
39	0.45	0.54	0.50	0.59
40	0.53	0.63	0.59	0.69
41	0.61	0.75	0.67	0.82
42	0.72	0.88	0.79	0.97
43	0.86	1.05	0.95	1.16
44	1.02	1.25	1.13	1.37
45	1.20	1.47	1.32	1.61
46	1.40	1.71	1.54	1.88
47	1.61	1.98	1.78	2.18
48	1.86	2.29	2.05	2.52
49	2.14	2.63	2.35	2.89
50	2.42	3.01	2.66	3.31
51	2.86	3.60	3.15	3.96
52	3.38	4.30	3.71	4.72
53	3.98	5.14	4.36	5.62
54	4.67	6.13	5.12	6.66
55	5.49	7.29	6.00	7.86

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保」免付保費保費率 (每 1,000 元保額) –女性

Annual Premium Rate for Waiver of Premium for Protect Elevator (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.07	0.08
17	0.07	0.08	0.08	0.09
18	0.07	0.08	0.08	0.09
19	0.08	0.09	0.08	0.10
20	0.08	0.10	0.09	0.11
21	0.08	0.10	0.09	0.11
22	0.09	0.10	0.10	0.12
23	0.10	0.11	0.11	0.12
24	0.10	0.12	0.11	0.13
25	0.11	0.13	0.12	0.14
26	0.12	0.14	0.13	0.15
27	0.13	0.15	0.15	0.17
28	0.15	0.17	0.16	0.19
]29	0.16	0.19	0.18	0.21
30	0.19	0.22	0.20	0.24
31	0.21	0.25	0.23	0.28
32	0.24	0.29	0.27	0.32
33	0.28	0.33	0.31	0.37
34	0.32	0.39	0.35	0.43
35	0.37	0.46	0.41	0.50
36	0.44	0.54	0.48	0.60
37	0.51	0.64	0.57	0.70
38	0.60	0.75	0.66	0.82
39	0.70	0.87	0.76	0.96
40	0.80	1.01	0.88	1.11
41	0.90	1.17	1.00	1.28
42	1.04	1.33	1.14	1.47
43	1.18	1.51	1.30	1.67
44	1.35	1.71	1.48	1.88
45	1.53	1.93	1.68	2.13
46	1.73	2.18	1.91	2.39
47	1.96	2.45	2.15	2.69
48	2.21	2.76	2.43	3.03
49	2.49	3.10	2.73	3.41
50	2.76	3.49	3.04	3.84
51	3.22	4.11	3.55	4.52
52	3.76	4.83	4.13	5.30
53	4.38	5.67	4.80	6.20
54	5.11	6.66	5.57	7.24
55	5.94	7.81	6.46	8.44

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保 (加強版)」保費率 (每 1,000 元保額) – 男性

Annual Premium Rate for Protect Elevator Plus (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	17.84	17.84	19.63	19.63
1	18.23	18.23	20.05	20.05
2	18.64	18.64	20.51	20.51
3	19.18	19.18	21.10	21.10
4	19.70	19.70	21.67	21.67
5	20.33	20.33	22.36	22.36
6	21.04	21.04	23.14	23.14
7	21.60	21.60	23.77	23.77
8	22.24	22.24	24.47	24.47
9	22.73	22.73	25.00	25.00
10	23.42	23.42	25.76	25.76
11	24.20	24.20	26.62	26.62
12	24.96	24.96	27.45	27.45
13	25.58	25.58	28.15	28.15
14	26.29	26.29	28.91	28.91
15	27.05	27.05	29.76	29.76
16	27.75	29.70	30.52	32.67
17	28.40	30.33	31.25	33.36
18	29.20	32.28	32.11	35.51
19	30.07	34.37	33.07	37.81
20	31.01	36.44	34.12	40.08
21	32.22	37.95	35.43	41.74
22	33.20	39.26	36.51	43.19
23	34.19	40.49	37.61	44.54
24	35.26	41.80	38.79	45.98
25	36.32	43.12	39.95	47.44
26	37.40	44.49	41.14	48.93
27	38.55	45.91	42.41	50.50
28	39.75	47.45	43.72	52.20
29	41.03	49.09	45.13	54.00
30	42.38	50.92	46.62	56.02
31	43.77	52.68	48.14	57.94
32	45.16	54.44	49.68	59.88
33	46.59	56.26	51.25	61.88
34	48.10	58.11	52.91	63.92
35	49.69	60.09	54.64	66.10
36	51.33	62.06	56.46	68.26
37	53.07	64.13	58.37	70.54
38	54.74	66.43	60.22	73.07
39	56.54	68.95	62.19	75.84
40	58.43	71.52	64.28	78.67
41	60.35	74.28	66.38	81.72
42	62.26	77.10	68.49	84.82
43	64.25	80.09	70.67	88.10
44	66.24	83.15	72.87	91.47
45	68.35	86.20	75.19	94.82
46	70.33	88.45	77.37	97.29
47	72.50	90.81	79.74	99.89
48	74.89	93.38	82.38	102.72
49	77.52	96.23	85.26	105.85
50	80.50	99.45	88.54	109.39
51	83.07	102.74	91.37	113.01
52	85.75	106.66	94.33	117.33
53	88.61	111.11	97.49	121.12
54	91.62	115.78	99.86	126.20
55	94.72	120.48	103.24	131.31
56	97.82	125.70	105.64	135.75
57	100.99	130.68	109.07	141.13
58	104.24	135.22	112.58	146.02
59	107.58	139.19	115.11	148.93
60	111.01	142.48	118.78	152.46
61	114.63	148.38	121.51	157.26
62	118.33	154.04	125.43	161.75
63	122.34	160.22	128.45	166.63
64	126.51	166.67	132.83	173.34
65	130.80	173.42	136.02	178.62

只適用於 10 年繳付期
For 10-Year Pay

「加裕倍安保 (加強版)」保費率 (每 1,000 元保額) – 男性

Annual Premium Rate for Protect Elevator Plus (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	12.30	12.30	13.54	13.54
1	12.55	12.55	13.80	13.80
2	12.81	12.81	14.09	14.09
3	13.09	13.09	14.39	14.39
4	13.36	13.36	14.70	14.70
5	13.66	13.66	15.04	15.04
6	13.98	13.98	15.39	15.39
7	14.29	14.29	15.72	15.72
8	14.61	14.61	16.07	16.07
9	14.97	14.97	16.46	16.46
10	15.32	15.32	16.87	16.87
11	15.69	15.69	17.26	17.26
12	16.06	16.06	17.67	17.67
13	16.43	16.43	18.08	18.08
14	16.83	16.83	18.51	18.51
15	17.24	17.24	18.96	18.96
16	17.66	18.92	19.41	20.81
17	18.11	19.82	19.92	21.81
18	18.59	20.80	20.45	22.88
19	19.09	21.85	21.00	24.04
20	19.63	22.94	21.60	25.23
21	20.20	23.77	22.23	26.14
22	20.77	24.59	22.85	27.04
23	21.37	25.38	23.50	27.92
24	21.98	26.18	24.17	28.80
25	22.62	27.02	24.88	29.72
26	23.29	27.86	25.62	30.65
27	24.01	28.76	26.42	31.64
28	24.77	29.72	27.26	32.69
29	25.58	30.76	28.14	33.84
30	26.44	31.89	29.08	35.08
31	27.38	33.06	30.12	36.37
32	28.34	34.27	31.18	37.69
33	29.34	35.51	32.26	39.08
34	30.37	36.81	33.40	40.50
35	31.46	38.19	34.61	42.00
36	32.59	39.63	35.85	43.61
37	33.80	41.18	37.17	45.30
38	35.04	42.84	38.55	47.12
39	36.38	44.63	40.01	49.10
40	37.79	46.58	41.57	51.25
41	39.23	48.63	43.14	53.49
42	40.67	50.75	44.75	55.83
43	42.16	52.95	46.38	58.25
44	43.71	55.26	48.08	60.77
45	45.33	57.70	49.85	63.48
46	47.04	60.28	51.73	66.33
47	48.86	63.05	53.75	69.35
48	50.83	66.00	55.91	72.60
49	52.97	69.16	58.27	76.06
50	55.29	72.56	60.82	79.82
51	57.38	76.35	63.13	83.98
52	59.55	80.62	65.48	88.48
53	61.82	85.23	67.85	93.22
54	64.14	90.07	70.28	98.03
55	66.52	95.02	72.73	102.80
56	70.07	99.97	75.80	107.96
57	73.79	104.79	78.95	112.84
58	77.71	109.37	82.23	117.29
59	81.84	113.58	85.61	121.21
60	86.18	117.30	89.11	124.45
61	89.37	120.63	92.41	128.91
62	92.59	123.76	95.67	132.99

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保 (加強版)」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Protect Elevator Plus (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	9.13	9.13	10.03	10.03
1	9.35	9.35	10.29	10.29
2	9.58	9.58	10.53	10.53
3	9.81	9.81	10.79	10.79
4	10.06	10.06	11.08	11.08
5	10.31	10.31	11.35	11.35
6	10.58	10.58	11.64	11.64
7	10.85	10.85	11.94	11.94
8	11.15	11.15	12.26	12.26
9	11.44	11.44	12.59	12.59
10	11.74	11.74	12.90	12.90
11	12.05	12.05	13.26	13.26
12	12.36	12.36	13.60	13.60
13	12.68	12.68	13.93	13.93
14	13.01	13.01	14.32	14.32
15	13.34	13.34	14.70	14.70
16	13.70	15.22	15.08	16.74
17	14.08	15.95	15.50	17.55
18	14.49	16.75	15.93	18.43
19	14.91	17.61	16.41	19.37
20	15.36	18.49	16.89	20.34
21	15.83	18.89	17.42	20.78
22	16.32	19.35	17.94	21.30
23	16.81	19.89	18.48	21.89
24	17.32	20.51	19.04	22.55
25	17.86	21.22	19.63	23.35
26	18.43	22.00	20.28	24.20
27	19.04	22.86	20.94	25.14
28	19.67	23.79	21.63	26.15
29	20.36	24.80	22.41	27.26
30	21.10	25.86	23.20	28.45
31	21.89	26.99	24.07	29.69
32	22.70	28.15	24.96	30.96
33	23.53	29.36	25.88	32.30
34	24.40	30.65	26.86	33.72
35	25.32	32.19	27.85	35.42
36	26.30	33.70	28.92	37.06
37	27.33	35.33	30.05	38.87
38	28.44	37.08	31.28	40.80
39	29.62	39.00	32.58	42.89
40	30.89	40.76	33.99	44.83
41	32.24	43.01	35.47	47.31
42	33.62	45.44	36.97	49.98
43	35.06	48.04	38.56	52.84
44	36.56	50.78	40.22	55.87
45	38.14	53.64	41.95	59.01
46	39.80	56.61	43.79	62.27
47	41.56	59.66	45.71	65.63
48	43.42	62.79	47.77	69.06
49	45.39	65.96	49.94	72.55
50	47.50	69.14	52.24	76.06
51	49.71	72.38	54.67	79.61
52	52.02	75.68	57.14	83.15
53	54.43	79.07	59.65	86.71
54	56.95	82.53	62.22	90.15
55	59.55	86.06	64.81	93.66

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保 (加強版)」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Protect Elevator Plus (Per $1,000 Face Amount) – Female

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	16.93	16.93	18.62	18.62
1	17.40	17.40	19.14	19.14
2	17.93	17.93	19.72	19.72
3	18.44	18.44	20.29	20.29
4	18.97	18.97	20.87	20.87
5	19.55	19.55	21.50	21.50
6	20.12	20.12	22.14	22.14
7	20.76	20.76	22.83	22.83
8	21.42	21.42	23.55	23.55
9	22.05	22.05	24.25	24.25
10	22.64	22.64	24.91	24.91
11	23.35	23.35	25.67	25.67
12	24.08	24.08	26.48	26.48
13	24.68	24.68	27.14	27.14
14	25.46	25.46	28.00	28.00
15	26.12	26.12	28.74	28.74
16	26.78	29.72	29.44	32.70
17	27.45	30.20	30.20	33.22
18	28.21	31.75	31.03	34.92
19	29.43	33.93	32.36	37.33
20	30.45	36.23	33.48	39.86
21	31.29	37.34	34.42	41.09
22	32.23	38.53	35.45	42.38
23	33.18	39.77	36.49	43.75
24	34.15	41.07	37.55	45.19
25	35.15	42.49	38.67	46.74
26	36.21	43.96	39.83	48.35
27	37.41	45.53	41.16	50.08
28	38.63	47.17	42.49	51.89
29	39.91	48.89	43.89	53.77
30	41.25	50.67	45.38	55.74
31	42.67	52.46	46.94	57.69
32	44.14	54.22	48.56	59.63
33	45.66	56.00	50.23	61.61
34	47.22	57.90	51.95	63.69
35	48.88	60.27	53.76	66.29
36	50.48	62.32	55.53	68.56
37	52.15	64.55	57.37	71.01
38	53.81	66.85	59.19	73.54
39	55.55	69.25	61.09	76.18
40	56.83	71.89	62.52	79.08
41	58.70	73.28	64.57	80.60
42	60.49	75.93	66.55	83.52
43	62.26	78.61	68.49	86.47
44	64.12	81.48	70.54	89.62
45	66.02	84.21	72.62	92.64
46	67.77	85.83	74.55	94.41
47	69.65	87.64	76.62	96.39
48	71.77	89.81	78.95	98.79
49	74.08	92.22	81.50	101.44
50	76.90	95.02	84.59	104.52
51	79.57	97.87	87.52	107.66
52	82.18	101.19	90.41	111.30
53	84.91	104.90	93.40	114.34
54	87.79	108.97	95.70	118.77
55	90.82	113.06	99.00	122.11
56	93.69	117.91	101.19	127.33
57	96.90	122.90	104.65	131.50
58	100.51	127.65	107.54	136.58
59	104.55	132.05	110.83	139.97
60	109.16	136.34	115.70	143.15
61	112.96	140.79	118.62	147.83
62	117.17	146.63	121.87	152.50
63	121.66	152.28	125.30	156.86
64	126.31	158.19	130.10	162.93
65	131.18	164.33	133.80	167.61

「加裕倍安保 (加強版)」保費率 (每 1,000 元保額) – 女性

Annual Premium Rate for Protect Elevator Plus (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	11.57	11.57	12.75	12.75
1	11.83	11.83	13.01	13.01
2	12.10	12.10	13.32	13.32
3	12.39	12.39	13.63	13.63
4	12.69	12.69	13.95	13.95
5	12.99	12.99	14.29	14.29
6	13.32	13.32	14.65	14.65
7	13.66	13.66	15.02	15.02
8	14.00	14.00	15.40	15.40
9	14.36	14.36	15.81	15.81
10	14.74	14.74	16.22	16.22
11	15.13	15.13	16.65	16.65
12	15.51	15.51	17.08	17.08
13	15.91	15.91	17.50	17.50
14	16.32	16.32	17.95	17.95
15	16.75	16.75	18.43	18.43
16	17.20	19.46	18.92	21.40
17	17.66	20.33	19.42	22.38
18	18.15	21.27	19.97	23.39
19	18.69	22.27	20.56	24.48
20	19.25	23.35	21.18	25.69
21	19.83	24.07	21.81	26.48
22	20.43	24.86	22.48	27.36
23	21.07	25.70	23.17	28.27
24	21.72	26.60	23.88	29.27
25	22.40	27.55	24.64	30.30
26	23.12	28.55	25.43	31.40
27	23.87	29.61	26.26	32.56
28	24.67	30.71	27.13	33.79
29	25.50	31.88	28.06	35.08
30	26.40	33.10	29.05	36.41
31	27.33	34.36	30.07	37.79
32	28.31	35.64	31.14	39.21
33	29.33	36.96	32.26	40.66
34	30.38	38.33	33.42	42.17
35	31.47	39.78	34.62	43.74
36	32.61	41.28	35.88	45.41
37	33.80	42.90	37.18	47.19
38	35.03	44.61	38.54	49.09
39	36.30	46.43	39.94	51.08
40	37.63	48.40	41.39	53.24
41	38.94	49.52	42.84	54.48
42	40.22	51.35	44.25	56.50
43	41.53	53.21	45.69	58.53
44	42.88	55.15	47.17	60.66
45	44.26	57.19	48.68	62.90
46	45.74	59.38	50.32	65.33
47	47.33	61.72	52.05	67.90
48	49.04	64.30	53.92	70.74
49	50.89	67.11	55.98	73.83
50	52.92	70.19	58.20	77.23
51	55.02	73.65	60.53	81.01
52	57.12	77.52	62.78	85.06
53	59.27	81.69	65.06	89.25
54	61.51	86.07	67.39	93.53
55	63.91	90.59	69.84	97.70
56	66.53	95.14	72.30	102.21
57	69.39	99.64	75.00	106.65
58	72.56	104.02	77.97	110.79
59	76.10	108.16	81.25	114.51
60	80.06	112.00	84.94	117.89
61	84.40	115.60	88.58	121.27
62	89.02	119.10	92.50	125.40

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保 (加強版)」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Protect Elevator Plus (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	8.53	8.53	9.38	9.38
1	8.73	8.73	9.60	9.60
2	8.94	8.94	9.84	9.84
3	9.18	9.18	10.08	10.08
4	9.43	9.43	10.37	10.37
5	9.69	9.69	10.66	10.66
6	9.95	9.95	10.95	10.95
7	10.23	10.23	11.26	11.26
8	10.53	10.53	11.60	11.60
9	10.84	10.84	11.91	11.91
10	11.16	11.16	12.29	12.29
11	11.49	11.49	12.66	12.66
12	11.84	11.84	13.01	13.01
13	12.19	12.19	13.40	13.40
14	12.55	12.55	13.79	13.79
15	12.93	12.93	14.23	14.23
16	13.31	15.50	14.65	17.05
17	13.72	16.22	15.10	17.84
18	14.16	16.98	15.58	18.67
19	14.61	17.83	16.08	19.61
20	15.11	18.70	16.62	20.57
21	15.60	19.13	17.17	21.04
22	16.11	19.63	17.72	21.60
23	16.64	20.22	18.30	22.25
24	17.18	20.89	18.91	22.98
25	17.74	21.64	19.51	23.81
26	18.33	22.46	20.16	24.70
27	18.97	23.36	20.86	25.71
28	19.64	24.35	21.60	26.78
29	20.35	25.41	22.40	27.97
30	21.12	26.57	23.23	29.22
31	21.93	27.81	24.13	30.58
32	22.77	29.13	25.06	32.04
33	23.64	30.56	26.00	33.60
34	24.54	32.05	26.99	35.28
35	25.48	33.64	28.02	37.01
36	26.47	35.31	29.12	38.84
37	27.52	37.05	30.27	40.75
38	28.60	38.84	31.47	42.72
39	29.77	40.72	32.75	44.79
40	30.99	42.66	34.09	46.92
41	32.22	43.79	35.45	48.18
42	33.46	45.43	36.82	49.98
43	34.75	47.08	38.23	51.80
44	36.07	48.76	39.68	53.64
45	37.47	50.54	41.21	55.60
46	38.92	52.47	42.83	57.73
47	40.48	54.59	44.54	60.04
48	42.14	56.96	46.36	62.68
49	43.90	59.63	48.30	65.59
50	45.82	62.65	50.41	68.94
51	47.83	65.99	52.62	72.59
52	49.95	69.55	54.88	76.33
53	52.18	73.34	57.14	80.17
54	54.49	77.35	59.46	84.14
55	56.90	81.58	61.83	88.16

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保 (加強版)」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Protect Elevator Plus (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.08
17	0.07	0.08	0.08	0.09
18	0.07	0.08	0.08	0.09
19	0.08	0.09	0.08	0.10
20	0.08	0.09	0.09	0.10
21	0.08	0.10	0.09	0.11
22	0.09	0.10	0.09	0.11
23	0.09	0.10	0.10	0.11
24	0.09	0.11	0.10	0.12
25	0.09	0.11	0.10	0.12
26	0.10	0.12	0.11	0.13
27	0.10	0.12	0.11	0.13
28	0.11	0.13	0.12	0.14
29	0.11	0.13	0.12	0.15
30	0.12	0.14	0.13	0.16
31	0.13	0.15	0.14	0.17
32	0.14	0.17	0.15	0.18
33	0.15	0.18	0.16	0.20
34	0.16	0.20	0.18	0.22
35	0.18	0.22	0.20	0.24
36	0.20	0.25	0.23	0.27
37	0.23	0.28	0.26	0.31
38	0.27	0.33	0.30	0.36
39	0.31	0.38	0.34	0.42
40	0.37	0.45	0.40	0.49
41	0.43	0.53	0.48	0.58
42	0.51	0.63	0.56	0.69
43	0.60	0.75	0.66	0.82
44	0.71	0.88	0.78	0.97
45	0.83	1.04	0.91	1.14
46	0.97	1.21	1.07	1.33
47	1.13	1.41	1.24	1.55
48	1.32	1.64	1.46	1.80
49	1.55	1.91	1.71	2.10
50	1.83	2.24	2.01	2.46
51	2.33	2.85	2.56	3.14
52	2.92	3.59	3.22	3.95
53	3.62	4.48	3.99	4.88
54	4.45	5.52	4.85	6.02
55	5.42	6.76	5.91	7.37

只適用於 10 年繳付期
For 10-Year Pay

「加裕倍安保 (加強版)」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Protect Elevator Plus (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.09
17	0.08	0.08	0.08	0.09
18	0.08	0.09	0.09	0.10
19	0.08	0.09	0.09	0.10
20	0.08	0.10	0.09	0.11
21	0.09	0.10	0.09	0.11
22	0.09	0.10	0.10	0.12
23	0.09	0.11	0.10	0.12
24	0.10	0.11	0.11	0.13
25	0.10	0.12	0.11	0.13
26	0.11	0.13	0.12	0.14
27	0.11	0.14	0.13	0.15
28	0.12	0.15	0.13	0.16
29	0.13	0.16	0.15	0.17
30	0.15	0.17	0.16	0.19
31	0.16	0.19	0.18	0.21
32	0.18	0.22	0.20	0.24
33	0.20	0.25	0.22	0.27
34	0.23	0.28	0.26	0.31
35	0.27	0.32	0.29	0.35
36	0.31	0.37	0.34	0.41
37	0.36	0.43	0.40	0.48
38	0.42	0.51	0.46	0.56
39	0.49	0.60	0.54	0.66
40	0.58	0.71	0.64	0.78
41	0.69	0.84	0.75	0.92
42	0.81	1.00	0.89	1.09
43	0.97	1.20	1.07	1.32
44	1.15	1.43	1.27	1.58
45	1.36	1.69	1.49	1.86
46	1.58	1.98	1.74	2.18
47	1.83	2.31	2.02	2.54
48	2.12	2.68	2.33	2.94
49	2.43	3.09	2.68	3.40
50	2.80	3.56	3.08	3.91
51	3.30	4.24	3.63	4.67
52	3.89	5.07	4.27	5.56
53	4.57	6.05	5.01	6.61
54	5.35	7.20	5.86	7.84
55	6.27	8.55	6.85	9.25

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保 (加強版)」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Protect Elevator Plus (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.09
17	0.08	0.09	0.09	0.10
18	0.08	0.09	0.09	0.10
19	0.08	0.10	0.09	0.11
20	0.09	0.11	0.10	0.12
21	0.09	0.11	0.10	0.12
22	0.10	0.12	0.11	0.13
23	0.10	0.12	0.11	0.13
24	0.11	0.13	0.12	0.14
25	0.12	0.14	0.13	0.16
26	0.13	0.15	0.14	0.17
27	0.14	0.17	0.16	0.19
28	0.16	0.19	0.17	0.21
29	0.18	0.21	0.19	0.24
30	0.20	0.24	0.22	0.27
31	0.23	0.28	0.25	0.31
32	0.26	0.32	0.29	0.35
33	0.30	0.37	0.33	0.40
34	0.34	0.43	0.38	0.47
35	0.40	0.50	0.44	0.55
36	0.47	0.59	0.52	0.65
37	0.55	0.70	0.60	0.77
38	0.64	0.82	0.70	0.90
39	0.74	0.96	0.82	1.05
40	0.86	1.11	0.95	1.22
41	0.99	1.29	1.09	1.42
42	1.14	1.50	1.25	1.65
43	1.31	1.73	1.44	1.91
44	1.49	2.00	1.64	2.20
45	1.70	2.30	1.87	2.53
46	1.92	2.63	2.12	2.89
47	2.18	2.99	2.39	3.29
48	2.46	3.39	2.71	3.73
49	2.77	3.84	3.05	4.22
50	3.13	4.32	3.44	4.75
51	3.65	5.03	4.02	5.53
52	4.26	5.84	4.68	6.42
53	4.96	6.78	5.44	7.43
54	5.78	7.85	6.31	8.57
55	6.72	9.07	7.31	9.88

只適用於 25 年繳付期
For 25-Year Pay

「加裕倍安保 (加強版)」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Protect Elevator Plus (Per $1,000 Face Amount) – Female

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.08
17	0.07	0.08	0.08	0.09
18	0.07	0.08	0.08	0.09
19	0.08	0.09	0.08	0.10
20	0.08	0.09	0.09	0.10
21	0.08	0.10	0.09	0.11
22	0.08	0.10	0.09	0.11
23	0.09	0.10	0.09	0.11
24	0.09	0.11	0.10	0.12
25	0.09	0.11	0.10	0.12
26	0.09	0.11	0.10	0.13
27	0.10	0.12	0.11	0.13
28	0.10	0.13	0.11	0.14
29	0.11	0.13	0.12	0.15
30	0.12	0.14	0.13	0.16
31	0.12	0.15	0.14	0.17
32	0.13	0.16	0.15	0.18
33	0.15	0.18	0.16	0.20
34	0.16	0.20	0.18	0.22
35	0.18	0.22	0.20	0.24
36	0.20	0.25	0.22	0.27
37	0.23	0.28	0.25	0.31
38	0.27	0.33	0.29	0.36
39	0.31	0.38	0.34	0.42
40	0.36	0.45	0.39	0.50
41	0.42	0.53	0.46	0.58
42	0.50	0.62	0.55	0.68
43	0.58	0.73	0.64	0.81
44	0.69	0.87	0.75	0.95
45	0.80	1.02	0.88	1.12
46	0.94	1.18	1.03	1.30
47	1.09	1.37	1.20	1.50
48	1.27	1.59	1.40	1.75
49	1.49	1.85	1.64	2.03
50	1.76	2.16	1.93	2.37
51	2.25	2.75	2.47	3.03
52	2.83	3.46	3.11	3.80
53	3.51	4.30	3.86	4.69
54	4.31	5.31	4.70	5.78
55	5.27	6.49	5.74	7.01

「加裕倍安保 (加強版)」免付保費保費率 (每 1,000 元保額) –女性

Annual Premium Rate for Waiver of Premium for Protect Elevator Plus (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.09
17	0.07	0.08	0.08	0.09
18	0.08	0.09	0.08	0.10
19	0.08	0.09	0.09	0.10
20	0.08	0.10	0.09	0.11
21	0.08	0.10	0.09	0.11
22	0.09	0.11	0.10	0.12
23	0.09	0.11	0.10	0.12
24	0.10	0.12	0.10	0.13
25	0.10	0.12	0.11	0.14
26	0.11	0.13	0.12	0.14
27	0.11	0.14	0.12	0.15
28	0.12	0.15	0.13	0.17
29	0.13	0.17	0.15	0.18
30	0.15	0.18	0.16	0.20
31	0.16	0.20	0.18	0.22
32	0.18	0.23	0.20	0.25
33	0.20	0.26	0.23	0.28
34	0.23	0.29	0.26	0.32
35	0.27	0.34	0.29	0.37
36	0.31	0.39	0.34	0.43
37	0.36	0.46	0.40	0.50
38	0.42	0.53	0.46	0.59
39	0.49	0.63	0.54	0.69
40	0.58	0.74	0.64	0.82
41	0.68	0.86	0.75	0.95
42	0.80	1.02	0.89	1.12
43	0.96	1.22	1.06	1.35
44	1.14	1.46	1.26	1.60
45	1.34	1.71	1.47	1.88
46	1.56	2.00	1.71	2.20
47	1.80	2.32	1.98	2.55
48	2.08	2.68	2.28	2.95
49	2.38	3.09	2.62	3.40
50	2.73	3.56	3.01	3.92
51	3.24	4.25	3.56	4.68
52	3.82	5.08	4.20	5.57
53	4.50	6.06	4.94	6.62
54	5.29	7.21	5.79	7.83
55	6.22	8.56	6.79	9.23

只適用於 18 年繳付期
For 18-Year Pay

「加裕倍安保 (加強版)」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Protect Elevator Plus (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.08	0.08	0.09
17	0.08	0.09	0.08	0.10
18	0.08	0.09	0.09	0.10
19	0.08	0.10	0.09	0.11
20	0.09	0.11	0.09	0.12
21	0.09	0.11	0.10	0.12
22	0.10	0.12	0.11	0.13
23	0.10	0.12	0.11	0.14
24	0.11	0.13	0.12	0.15
25	0.12	0.15	0.13	0.16
26	0.13	0.16	0.14	0.17
27	0.14	0.18	0.16	0.19
28	0.16	0.20	0.17	0.22
29	0.18	0.22	0.20	0.24
30	0.20	0.25	0.22	0.28
31	0.23	0.29	0.25	0.32
32	0.26	0.33	0.29	0.37
33	0.30	0.39	0.33	0.42
34	0.35	0.45	0.38	0.50
35	0.41	0.53	0.45	0.58
36	0.48	0.63	0.53	0.69
37	0.56	0.75	0.62	0.82
38	0.65	0.88	0.72	0.96
39	0.76	1.02	0.83	1.13
40	0.88	1.19	0.96	1.31
41	1.01	1.35	1.11	1.49
42	1.16	1.54	1.27	1.70
43	1.32	1.76	1.46	1.93
44	1.51	1.99	1.66	2.19
45	1.71	2.25	1.88	2.48
46	1.93	2.54	2.13	2.80
47	2.18	2.87	2.40	3.15
48	2.46	3.23	2.71	3.56
49	2.77	3.65	3.05	4.02
50	3.13	4.13	3.44	4.55
51	3.65	4.85	4.02	5.34
52	4.26	5.70	4.68	6.25
53	4.96	6.68	5.44	7.30
54	5.78	7.83	6.31	8.51
55	6.73	9.17	7.31	9.91

只適用於 25 年繳付期
For 25-Year Pay

「進泰安心保 2」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Prime Care Pro 2 (Per $1,000 Face Amount) – Male

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	15.95	15.95	17.54	17.54
1	16.36	16.36	18.00	18.00
2	16.81	16.81	18.49	18.49
3	17.29	17.29	19.03	19.03
4	17.77	17.77	19.54	19.54
5	18.25	18.25	20.07	20.07
6	18.81	18.81	20.68	20.68
7	19.31	19.31	21.24	21.24
8	19.88	19.88	21.87	21.87
9	20.49	20.49	22.54	22.54
10	21.12	21.12	23.23	23.23
11	21.73	21.73	23.90	23.90
12	22.31	22.31	24.53	24.53
13	22.87	22.87	25.16	25.16
14	23.49	23.49	25.85	25.85
15	24.18	24.18	26.59	26.59
16	24.81	27.27	27.28	30.00
17	25.38	27.85	27.93	30.63
18	26.10	29.37	28.70	32.31
19	26.88	31.00	29.56	34.10
20	27.71	32.71	30.49	35.99
21	28.57	33.85	31.42	37.23
22	29.46	34.98	32.40	38.47
23	30.37	36.02	33.41	39.62
24	31.35	37.14	34.49	40.84
25	32.32	38.26	35.55	42.09
26	33.31	39.41	36.64	43.35
27	34.36	40.62	37.80	44.68
28	35.46	41.93	39.01	46.12
29	36.64	43.32	40.30	47.65
30	37.89	44.87	41.67	49.36
31	39.16	46.36	43.07	50.99
32	40.43	47.84	44.48	52.63
33	41.75	49.38	45.92	54.31
34	43.15	50.93	47.46	56.02
35	44.60	52.60	49.06	57.85
36	46.12	54.25	50.73	59.67
37	47.73	55.98	52.50	61.58
38	49.28	57.92	54.21	63.71
39	50.94	60.03	56.03	66.03
40	52.69	62.20	57.96	68.41
41	54.42	64.51	59.86	70.96
42	56.15	66.87	61.76	73.56
43	57.94	69.37	63.73	76.31
44	59.74	71.92	65.71	79.11
45	61.64	74.46	67.80	81.90
46	63.43	76.31	69.77	83.93
47	65.38	78.24	71.91	86.06
48	67.54	80.35	74.30	88.39
49	69.90	82.69	76.89	90.96
50	72.59	85.35	79.84	93.88
51	74.91	88.05	82.40	96.86
52	77.33	91.29	85.06	100.42
53	79.91	94.98	87.91	103.54
54	82.62	98.84	90.05	107.74
55	85.42	102.72	93.10	111.96
56	88.21	107.03	95.26	115.59
57	91.07	111.13	98.35	120.02
58	94.00	114.84	101.53	124.02
59	97.02	118.06	103.81	126.32
60	100.11	120.70	107.12	129.15
61	103.37	125.52	109.57	133.05
62	106.71	130.16	113.11	136.66
63	110.32	135.20	115.84	140.61
64	114.08	140.46	119.79	146.09
65	117.95	145.97	122.66	150.34

「進泰安心保 2」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Prime Care Pro 2 (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	10.31	10.31	11.34	11.34
1	10.51	10.51	11.56	11.56
2	10.74	10.74	11.81	11.81
3	10.97	10.97	12.06	12.06
4	11.20	11.20	12.32	12.32
5	11.45	11.45	12.60	12.60
6	11.73	11.73	12.91	12.91
7	12.00	12.00	13.20	13.20
8	12.28	12.28	13.50	13.50
9	12.58	12.58	13.85	13.85
10	12.90	12.90	14.20	14.20
11	13.22	13.22	14.54	14.54
12	13.54	13.54	14.90	14.90
13	13.87	13.87	15.26	15.26
14	14.21	14.21	15.62	15.62
15	14.57	14.57	16.03	16.03
16	14.94	16.37	16.42	18.01
17	15.33	17.13	16.87	18.85
18	15.76	17.95	17.33	19.75
19	16.19	18.83	17.81	20.72
20	16.67	19.74	18.33	21.70
21	17.16	20.42	18.89	22.46
22	17.65	21.10	19.42	23.20
23	18.18	21.75	20.00	23.93
24	18.72	22.40	20.58	24.64
25	19.28	23.08	21.20	25.39
26	19.87	23.77	21.86	26.15
27	20.50	24.50	22.55	26.95
28	21.17	25.28	23.30	27.81
29	21.88	26.13	24.07	28.74
30	22.63	27.05	24.90	29.75
31	23.43	28.01	25.78	30.81
32	24.25	28.99	26.68	31.88
33	25.11	30.00	27.61	33.01
34	26.00	31.05	28.59	34.16
35	26.93	32.16	29.62	35.37
36	27.90	33.33	30.68	36.67
37	28.93	34.58	31.82	38.05
38	30.00	35.93	33.00	39.52
39	31.14	37.38	34.25	41.13
40	32.34	38.96	35.58	42.86
41	33.57	40.61	36.93	44.67
42	34.81	42.32	38.30	46.56
43	36.09	44.10	39.69	48.51
44	37.41	45.96	41.16	50.54
45	38.79	47.92	42.67	52.72
46	40.26	50.00	44.28	55.00
47	41.82	52.22	46.01	57.44
48	43.51	54.58	47.85	60.04
49	45.34	57.12	49.87	62.82
50	47.33	59.84	52.07	65.83
51	49.12	62.88	54.04	69.16
52	50.97	66.31	56.04	72.77
53	52.91	70.00	58.08	76.57
54	54.90	73.87	60.16	80.41
55	56.94	77.83	62.26	84.20
56	59.97	81.77	64.87	88.30
57	63.17	85.60	67.58	92.17
58	66.52	89.21	70.39	95.68
59	70.05	92.53	73.28	98.74
60	73.76	95.42	76.27	101.24
61	76.50	98.00	79.10	104.73
62	79.25	100.40	81.88	107.90

只適用於 18 年繳付期
For 18-Year Pay

「進泰安心保 2」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Prime Care Pro 2 (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	7.66	7.66	8.41	8.41
1	7.84	7.84	8.63	8.63
2	8.03	8.03	8.83	8.83
3	8.22	8.22	9.04	9.04
4	8.43	8.43	9.28	9.28
5	8.65	8.65	9.51	9.51
6	8.88	8.88	9.77	9.77
7	9.11	9.11	10.03	10.03
8	9.36	9.36	10.30	10.30
9	9.62	9.62	10.58	10.58
10	9.88	9.88	10.86	10.86
11	10.15	10.15	11.17	11.17
12	10.42	10.42	11.46	11.46
13	10.70	10.70	11.76	11.76
14	10.99	10.99	12.10	12.10
15	11.28	11.28	12.42	12.42
16	11.59	13.03	12.76	14.33
17	11.93	13.66	13.12	15.02
18	12.27	14.34	13.50	15.78
19	12.65	15.08	13.92	16.58
20	13.04	15.83	14.33	17.41
21	13.45	16.17	14.80	17.79
22	13.87	16.56	15.25	18.23
23	14.30	17.03	15.73	18.74
24	14.76	17.54	16.22	19.29
25	15.22	18.13	16.74	19.95
26	15.72	18.77	17.30	20.64
27	16.25	19.47	17.88	21.41
28	16.81	20.23	18.48	22.25
29	17.41	21.06	19.16	23.16
30	18.06	21.94	19.86	24.13
31	18.74	22.86	20.60	25.15
32	19.42	23.81	21.36	26.19
33	20.14	24.80	22.15	27.28
34	20.89	25.85	22.99	28.44
35	21.67	27.11	23.84	29.83
36	22.50	28.34	24.76	31.17
37	23.39	29.67	25.72	32.64
38	24.34	31.10	26.78	34.22
39	25.35	32.66	27.89	35.93
40	26.44	34.09	29.09	37.49
41	27.59	35.92	30.36	39.51
42	28.77	37.90	31.64	41.68
43	30.01	40.01	33.01	44.01
44	31.29	42.23	34.43	46.46
45	32.64	44.55	35.91	49.01
46	34.07	46.94	37.48	51.64
47	35.57	49.41	39.13	54.36
48	37.17	51.92	40.89	57.12
49	38.85	54.47	42.74	59.92
50	40.65	57.02	44.71	62.73
51	42.54	59.61	46.79	65.57
52	44.52	62.25	48.90	68.39
53	46.59	64.94	51.06	71.22
54	48.74	67.69	53.26	73.94
55	50.97	70.49	55.48	76.72

只適用於 25 年繳付期
For 25-Year Pay

「進泰安心保 2」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Prime Care Pro 2 (Per $1,000 Face Amount) – Female

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	15.13	15.13	16.64	16.64
1	15.55	15.55	17.11	17.11
2	16.03	16.03	17.62	17.62
3	16.48	16.48	18.13	18.13
4	16.96	16.96	18.65	18.65
5	17.47	17.47	19.22	19.22
6	17.98	17.98	19.79	19.79
7	18.55	18.55	20.41	20.41
8	19.14	19.14	21.05	21.05
9	19.71	19.71	21.67	21.67
10	20.33	20.33	22.36	22.36
11	20.96	20.96	23.05	23.05
12	21.61	21.61	23.78	23.78
13	22.25	22.25	24.47	24.47
14	22.96	22.96	25.25	25.25
15	23.65	23.65	26.03	26.03
16	24.36	27.05	26.80	29.75
17	24.98	27.48	27.47	30.23
18	25.66	28.89	28.23	31.77
19	26.37	30.41	29.01	33.45
20	27.13	32.03	29.84	35.23
21	27.88	32.95	30.66	36.25
22	28.72	33.94	31.59	37.33
23	29.58	34.97	32.53	38.46
24	30.45	36.05	33.49	39.65
25	31.35	37.22	34.49	40.94
26	32.31	38.43	35.54	42.28
27	33.39	39.73	36.73	43.70
28	34.48	41.09	37.94	45.20
29	35.63	42.51	39.20	46.75
30	36.84	43.98	40.53	48.37
31	38.12	45.44	41.94	49.97
32	39.45	46.88	43.40	51.57
33	40.82	48.34	44.90	53.18
34	42.22	49.88	46.44	54.87
35	43.69	51.83	48.06	57.01
36	45.13	53.50	49.64	58.85
37	46.62	55.32	51.29	60.85
38	48.11	57.19	52.91	62.90
39	49.65	59.13	54.61	65.04
40	51.25	61.28	56.38	67.40
41	52.93	63.52	58.23	69.86
42	54.55	65.78	60.01	72.36
43	56.15	68.06	61.76	74.87
44	57.82	70.51	63.61	77.56
45	59.54	72.84	65.49	80.12
46	61.12	74.19	67.23	81.62
47	62.81	75.72	69.09	83.28
48	64.72	77.56	71.19	85.31
49	66.81	79.60	73.50	87.56
50	69.35	81.97	76.29	90.16
51	71.75	84.39	78.92	92.83
52	74.11	87.20	81.53	95.92
53	76.57	90.35	84.22	98.49
54	79.17	93.81	86.30	102.25
55	81.90	97.28	89.27	105.07
56	84.49	101.39	91.25	109.50
57	87.39	105.64	94.37	113.03
58	90.64	109.66	96.98	117.33
59	94.28	113.38	99.95	120.18
60	98.44	117.00	104.34	122.85
61	101.87	120.76	106.97	126.80
62	105.67	125.70	109.90	130.73
63	109.71	130.48	113.00	134.40
64	113.91	135.47	117.32	139.53
65	118.29	140.65	120.65	143.46

「進泰安心保 2」保費率 (每 1,000 元保額) – 女性

Annual Premium Rate for Prime Care Pro 2 (Per $1,000 Face Amount) – Female

只適用於 18 年繳付期
For 18-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	10.08	10.08	11.10	11.10
1	10.29	10.29	11.31	11.31
2	10.52	10.52	11.57	11.57
3	10.76	10.76	11.84	11.84
4	11.01	11.01	12.11	12.11
5	11.26	11.26	12.39	12.39
6	11.53	11.53	12.69	12.69
7	11.82	11.82	13.00	13.00
8	12.11	12.11	13.32	13.32
9	12.41	12.41	13.67	13.67
10	12.73	12.73	14.00	14.00
11	13.05	13.05	14.36	14.36
12	13.37	13.37	14.72	14.72
13	13.70	13.70	15.07	15.07
14	14.04	14.04	15.44	15.44
15	14.39	14.39	15.84	15.84
16	14.77	16.32	16.25	17.96
17	15.15	17.02	16.67	18.74
18	15.56	17.77	17.12	19.53
19	16.01	18.55	17.61	20.40
20	16.47	19.40	18.13	21.35
21	16.96	19.97	18.65	21.97
22	17.46	20.57	19.21	22.63
23	17.99	21.22	19.79	23.34
24	18.52	21.92	20.37	24.11
25	19.09	22.64	21.00	24.91
26	19.68	23.41	21.65	25.76
27	20.31	24.23	22.34	26.64
28	20.97	25.08	23.07	27.59
29	21.66	25.98	23.84	28.57
30	22.40	26.91	24.65	29.59
31	23.18	27.87	25.50	30.65
32	23.99	28.85	26.39	31.73
33	24.83	29.85	27.31	32.84
34	25.69	30.89	28.27	33.98
35	26.60	31.98	29.26	35.17
36	27.54	33.12	30.30	36.43
37	28.52	34.34	31.37	37.77
38	29.53	35.63	32.49	39.21
39	30.58	37.01	33.64	40.71
40	31.67	38.49	34.83	42.34
41	32.77	40.02	36.06	44.02
42	33.86	41.56	37.25	45.72
43	34.96	43.14	38.45	47.45
44	36.09	44.78	39.70	49.26
45	37.26	46.52	40.98	51.17
46	38.50	48.38	42.35	53.23
47	39.83	50.38	43.81	55.42
48	41.27	52.57	45.39	57.83
49	42.83	54.95	47.12	60.46
50	44.54	57.58	48.99	63.35
51	46.31	60.52	50.94	66.57
52	48.08	63.80	52.84	70.01
53	49.88	67.35	54.76	73.59
54	51.77	71.08	56.72	77.24
55	53.79	74.94	58.78	80.82
56	55.99	78.84	60.85	84.70
57	58.40	82.72	63.13	88.54
58	61.07	86.50	65.62	92.13
59	64.05	90.09	68.39	95.38
60	67.39	93.46	71.49	98.37
61	71.03	96.63	74.56	101.36
62	74.92	99.73	77.85	105.00

「進泰安心保 2」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Prime Care Pro 2 (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	7.42	7.42	8.17	8.17
1	7.60	7.60	8.35	8.35
2	7.78	7.78	8.55	8.55
3	7.97	7.97	8.76	8.76
4	8.18	8.18	9.00	9.00
5	8.39	8.39	9.24	9.24
6	8.63	8.63	9.48	9.48
7	8.86	8.86	9.75	9.75
8	9.11	9.11	10.03	10.03
9	9.36	9.36	10.29	10.29
10	9.64	9.64	10.61	10.61
11	9.92	9.92	10.92	10.92
12	10.20	10.20	11.21	11.21
13	10.49	10.49	11.53	11.53
14	10.80	10.80	11.87	11.87
15	11.11	11.11	12.23	12.23
16	11.43	13.00	12.58	14.30
17	11.78	13.57	12.96	14.94
18	12.14	14.18	13.36	15.59
19	12.52	14.86	13.78	16.34
20	12.93	15.54	14.22	17.10
21	13.34	15.87	14.69	17.45
22	13.77	16.25	15.14	17.88
23	14.20	16.70	15.62	18.37
24	14.66	17.21	16.13	18.94
25	15.12	17.79	16.63	19.56
26	15.61	18.42	17.17	20.26
27	16.14	19.12	17.76	21.04
28	16.70	19.88	18.36	21.87
29	17.29	20.71	19.03	22.79
30	17.93	21.59	19.72	23.76
31	18.59	22.55	20.46	24.81
32	19.29	23.57	21.23	25.93
33	20.01	24.67	22.01	27.14
34	20.76	25.83	22.83	28.42
35	21.53	27.05	23.68	29.75
36	22.35	28.32	24.59	31.16
37	23.22	29.65	25.54	32.62
38	24.12	31.03	26.53	34.13
39	25.08	32.45	27.58	35.70
40	26.08	33.93	28.69	37.32
41	27.12	35.38	29.84	38.93
42	28.17	36.77	30.99	40.45
43	29.25	38.17	32.18	42.00
44	30.36	39.60	33.39	43.56
45	31.53	41.12	34.68	45.23
46	32.76	42.75	36.05	47.04
47	34.08	44.55	37.49	49.01
48	35.47	46.57	39.02	51.24
49	36.96	48.83	40.65	53.71
50	38.56	51.40	42.43	56.55
51	40.26	54.23	44.29	59.65
52	42.05	57.25	46.19	62.82
53	43.91	60.47	48.10	66.10
54	45.86	63.88	50.05	69.49
55	47.89	67.49	52.05	72.93

只適用於 25 年繳付期
For 25-Year Pay

「進泰安心保 2」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Prime Care Pro 2 (Per $1,000 Face Amount) – Male

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.07
17	0.07	0.07	0.07	0.07
18	0.07	0.07	0.07	0.08
19	0.07	0.08	0.08	0.08
20	0.07	0.08	0.08	0.09
21	0.07	0.08	0.08	0.09
22	0.08	0.09	0.08	0.09
23	0.08	0.09	0.09	0.10
24	0.08	0.09	0.09	0.10
25	0.08	0.09	0.09	0.10
26	0.09	0.10	0.09	0.11
27	0.09	0.10	0.10	0.11
28	0.09	0.11	0.10	0.12
29	0.10	0.11	0.11	0.12
30	0.10	0.12	0.11	0.13
31	0.11	0.13	0.12	0.14
32	0.12	0.14	0.13	0.15
33	0.13	0.15	0.14	0.16
34	0.14	0.16	0.15	0.18
35	0.15	0.18	0.17	0.20
36	0.17	0.20	0.19	0.22
37	0.20	0.23	0.22	0.26
38	0.23	0.27	0.25	0.29
39	0.27	0.31	0.29	0.34
40	0.31	0.37	0.34	0.40
41	0.37	0.43	0.41	0.48
42	0.43	0.52	0.48	0.57
43	0.52	0.62	0.57	0.68
44	0.61	0.73	0.67	0.80
45	0.71	0.85	0.79	0.94
46	0.83	0.99	0.91	1.09
47	0.97	1.15	1.07	1.26
48	1.13	1.33	1.24	1.46
49	1.32	1.55	1.46	1.71
50	1.57	1.81	1.72	1.99
51	1.99	2.29	2.19	2.53
52	2.49	2.89	2.75	3.17
53	3.09	3.59	3.40	3.91
54	3.79	4.41	4.13	4.81
55	4.61	5.38	5.02	5.87

「進泰安心保 2」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Prime Care Pro 2 (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.06	0.07	0.06	0.07
17	0.06	0.07	0.07	0.07
18	0.06	0.08	0.07	0.08
19	0.06	0.08	0.07	0.08
20	0.07	0.08	0.07	0.09
21	0.07	0.08	0.08	0.09
22	0.07	0.09	0.08	0.09
23	0.07	0.09	0.08	0.10
24	0.08	0.10	0.09	0.10
25	0.08	0.10	0.09	0.11
26	0.09	0.10	0.09	0.11
27	0.09	0.11	0.10	0.12
28	0.10	0.12	0.11	0.13
29	0.11	0.13	0.12	0.14
30	0.12	0.14	0.13	0.15
31	0.13	0.16	0.14	0.17
32	0.15	0.17	0.16	0.19
33	0.17	0.20	0.18	0.22
34	0.19	0.22	0.21	0.24
35	0.22	0.25	0.24	0.28
36	0.25	0.29	0.27	0.32
37	0.29	0.34	0.32	0.38
38	0.34	0.40	0.37	0.44
39	0.40	0.47	0.44	0.53
40	0.47	0.56	0.52	0.62
41	0.56	0.67	0.62	0.73
42	0.66	0.78	0.72	0.86
43	0.79	0.94	0.87	1.04
44	0.94	1.12	1.03	1.23
45	1.10	1.32	1.21	1.45
46	1.28	1.55	1.41	1.70
47	1.48	1.79	1.63	1.97
48	1.71	2.07	1.88	2.27
49	1.96	2.37	2.16	2.62
50	2.25	2.73	2.47	3.00
51	2.66	3.24	2.92	3.57
52	3.12	3.86	3.43	4.23
53	3.66	4.60	4.02	5.02
54	4.28	5.44	4.70	5.93
55	5.01	6.44	5.47	6.97

只適用於 18 年繳付期
For 18-Year Pay

「進泰安心保 2」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Prime Care Pro 2 (Per $1,000 Face Amount) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.06	0.07	0.07	0.07
17	0.06	0.07	0.07	0.08
18	0.06	0.08	0.07	0.08
19	0.07	0.08	0.07	0.09
20	0.07	0.09	0.08	0.09
21	0.07	0.09	0.08	0.10
22	0.08	0.10	0.09	0.10
23	0.08	0.10	0.09	0.10
24	0.09	0.11	0.10	0.11
25	0.10	0.12	0.11	0.13
26	0.11	0.13	0.12	0.14
27	0.12	0.14	0.13	0.15
28	0.13	0.15	0.14	0.17
29	0.14	0.17	0.16	0.19
30	0.16	0.19	0.18	0.21
31	0.18	0.22	0.20	0.24
32	0.21	0.25	0.23	0.28
33	0.24	0.29	0.26	0.32
34	0.28	0.34	0.30	0.37
35	0.32	0.39	0.35	0.43
36	0.38	0.47	0.42	0.52
37	0.44	0.56	0.49	0.61
38	0.52	0.65	0.57	0.71
39	0.61	0.75	0.67	0.83
40	0.70	0.87	0.77	0.95
41	0.81	1.01	0.88	1.11
42	0.92	1.16	1.01	1.28
43	1.05	1.34	1.16	1.47
44	1.20	1.55	1.32	1.70
45	1.37	1.77	1.50	1.95
46	1.55	2.02	1.70	2.22
47	1.75	2.29	1.92	2.53
48	1.97	2.60	2.17	2.85
49	2.22	2.92	2.44	3.21
50	2.49	3.27	2.75	3.61
51	2.91	3.80	3.20	4.18
52	3.38	4.39	3.72	4.83
53	3.94	5.08	4.31	5.57
54	4.58	5.86	4.99	6.39
55	5.30	6.74	5.77	7.33

只適用於 25 年繳付期
For 25-Year Pay

「進泰安心保 2」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Prime Care Pro 2 (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.07
17	0.07	0.07	0.07	0.07
18	0.07	0.07	0.07	0.08
19	0.07	0.07	0.07	0.08
20	0.07	0.08	0.07	0.09
21	0.07	0.08	0.08	0.09
22	0.07	0.08	0.08	0.09
23	0.08	0.09	0.08	0.09
24	0.08	0.09	0.08	0.10
25	0.08	0.09	0.09	0.10
26	0.08	0.09	0.09	0.10
27	0.09	0.10	0.09	0.11
28	0.09	0.10	0.10	0.11
29	0.09	0.11	0.10	0.12
30	0.10	0.12	0.11	0.13
31	0.11	0.13	0.12	0.14
32	0.11	0.13	0.13	0.15
33	0.12	0.15	0.14	0.16
34	0.14	0.16	0.15	0.18
35	0.15	0.18	0.17	0.20
36	0.17	0.20	0.19	0.22
37	0.19	0.23	0.21	0.25
38	0.22	0.27	0.25	0.29
39	0.26	0.31	0.29	0.34
40	0.31	0.36	0.34	0.40
41	0.36	0.43	0.40	0.47
42	0.42	0.52	0.46	0.57
43	0.51	0.61	0.56	0.67
44	0.59	0.72	0.65	0.79
45	0.69	0.84	0.76	0.93
46	0.81	0.97	0.89	1.07
47	0.94	1.12	1.03	1.23
48	1.09	1.30	1.20	1.43
49	1.28	1.52	1.41	1.67
50	1.50	1.77	1.66	1.95
51	1.93	2.25	2.13	2.47
52	2.43	2.83	2.68	3.11
53	3.01	3.51	3.31	3.83
54	3.71	4.33	4.04	4.72
55	4.51	5.28	4.92	5.71

只適用於 10 年繳付期
For 10-Year Pay

「進泰安心保 2」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Prime Care Pro 2 (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.07	0.07	0.07	0.07
17	0.07	0.07	0.07	0.08
18	0.07	0.07	0.07	0.08
19	0.07	0.08	0.07	0.08
20	0.07	0.08	0.08	0.09
21	0.07	0.08	0.08	0.09
22	0.08	0.09	0.08	0.09
23	0.08	0.09	0.08	0.10
24	0.08	0.09	0.09	0.10
25	0.09	0.10	0.09	0.11
26	0.09	0.10	0.10	0.11
27	0.09	0.11	0.10	0.12
28	0.10	0.12	0.11	0.13
29	0.11	0.13	0.12	0.14
30	0.12	0.14	0.13	0.15
31	0.13	0.16	0.14	0.17
32	0.15	0.17	0.16	0.19
33	0.16	0.20	0.18	0.22
34	0.19	0.22	0.20	0.24
35	0.21	0.26	0.24	0.28
36	0.25	0.30	0.27	0.32
37	0.29	0.34	0.32	0.38
38	0.34	0.40	0.37	0.44
39	0.39	0.47	0.44	0.53
40	0.46	0.57	0.52	0.62
41	0.55	0.67	0.61	0.73
42	0.65	0.79	0.71	0.86
43	0.78	0.94	0.85	1.04
44	0.92	1.12	1.01	1.23
45	1.07	1.32	1.18	1.45
46	1.25	1.55	1.37	1.70
47	1.44	1.80	1.59	1.97
48	1.67	2.08	1.83	2.28
49	1.91	2.39	2.10	2.64
50	2.18	2.76	2.40	3.04
51	2.59	3.29	2.85	3.63
52	3.05	3.93	3.35	4.31
53	3.59	4.69	3.94	5.12
54	4.21	5.58	4.61	6.06
55	4.94	6.63	5.39	7.14

只適用於 18 年繳付期
For 18-Year Pay

「進泰安心保 2」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Prime Care Pro 2 (Per $1,000 Face Amount) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.06	0.07	0.07	0.07
17	0.07	0.07	0.07	0.08
18	0.07	0.08	0.08	0.08
19	0.07	0.08	0.08	0.09
20	0.07	0.09	0.08	0.09
21	0.08	0.09	0.08	0.10
22	0.08	0.09	0.09	0.10
23	0.09	0.10	0.09	0.11
24	0.09	0.11	0.10	0.12
25	0.10	0.11	0.11	0.13
26	0.11	0.12	0.12	0.14
27	0.12	0.14	0.13	0.15
28	0.13	0.15	0.14	0.17
29	0.14	0.17	0.16	0.19
30	0.16	0.19	0.18	0.21
31	0.18	0.22	0.20	0.24
32	0.21	0.25	0.23	0.28
33	0.24	0.29	0.27	0.32
34	0.28	0.34	0.31	0.38
35	0.32	0.40	0.36	0.44
36	0.38	0.48	0.42	0.53
37	0.45	0.57	0.49	0.63
38	0.53	0.67	0.58	0.73
39	0.61	0.78	0.67	0.85
40	0.71	0.90	0.77	0.99
41	0.81	1.03	0.89	1.14
42	0.93	1.18	1.02	1.30
43	1.06	1.34	1.16	1.48
44	1.20	1.53	1.32	1.68
45	1.36	1.73	1.50	1.90
46	1.55	1.95	1.70	2.14
47	1.74	2.20	1.92	2.41
48	1.96	2.48	2.16	2.73
49	2.20	2.80	2.42	3.08
50	2.48	3.17	2.74	3.48
51	2.89	3.72	3.18	4.09
52	3.37	4.36	3.71	4.79
53	3.92	5.11	4.29	5.59
54	4.56	5.98	4.97	6.50
55	5.29	7.00	5.76	7.56

只適用於 25 年繳付期
For 25-Year Pay

XII. 於網上建議書系統制作建議書

「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」的網上建議書系統與現時相同，惟需留意以下兩點：

(a) 由於「加裕倍安保」及「加裕倍安保 (加強版)」不設週年紅利，因此系統**不設「扣除保費舉例」**

(b) 「加裕倍安保」及「加裕倍安保 (加強版)」內所輸入之**「基本保額」不需包括「升級保障金額」，系統會自動計算相應的「升級保障金額」並在建議書內反映**，而「基本保額」、「升級保障金額」及任何附加危疾契約的投保額之總和，**不可超過危疾產品個人最高投保額 (150 萬美元或 1,125 萬港元/澳門幣)**



例子一
- 陳先生，30 歲
- 購買「加裕倍安保」50,000 美元保額
- 相應之「升級保障金額」為 25,000 美元(50%)
- 只需於「基本保額」輸入 50,000 美元

例子二
- 劉先生，40 歲
- 購買「加裕倍安保」1,200,000 美元保額
- 相應之「升級保障金額」為 420,000 美元(35%)
- 於「基本保額」輸入 1,200,000 美元
- 系統計算出連同「升級保障金額」的總和 (1,620,000 美元) 超過個人最高投保額
- 系統會顯示提示訊息，需重新輸入

XIII. 建議書

「進泰安心保 2」的建議書與「進泰安心保」的內容相近。至於「加裕倍安保」及「加裕倍安保（加強版）」，我們準備了以下說明，以助您了解及更清晰地向客户解釋建議書説明之內容。

「加裕倍安保」及「加裕倍安保（加強版）」的建議書內容大致相同，唯一的分別在於癌症多重賠償。以下用「加裕倍安保（加強版）」版本為樣本，以作參考。

建議書樣本 – 建議書簡介 (必須出示的頁數)



全面保障建議書

友邦保險（國際）有限公司

全面保障建議書

受保人資料

姓名:	SAMPLE 先生	貨幣:	美元
年齡:	0	原有基本保額:	$ 75,000
性別<吸煙狀況>:	男 < 非吸煙 >	投保時基本保單之每年保費 :	$ 922.50

基本保單	保額	保障年期	每年保費
加裕倍安保（加強版）（18年繳費）	75,000	終身	922.50
升級保障(首十年)	37,500	10	0.00
附加契約			
免供免付保費附加契約	75,000	18	0.00
		保費總和:	922.50

額外顯示「升級保障」的保額及保障年期

建議人: LEE HCRD OLE
電郵地址: 46779@AIA.COM 手機號碼:

本建議書只可在香港作壽險銷售用途。

此乃說明文件而非契約。保單條款及條件以及條款之定義，請參閱保單契約。

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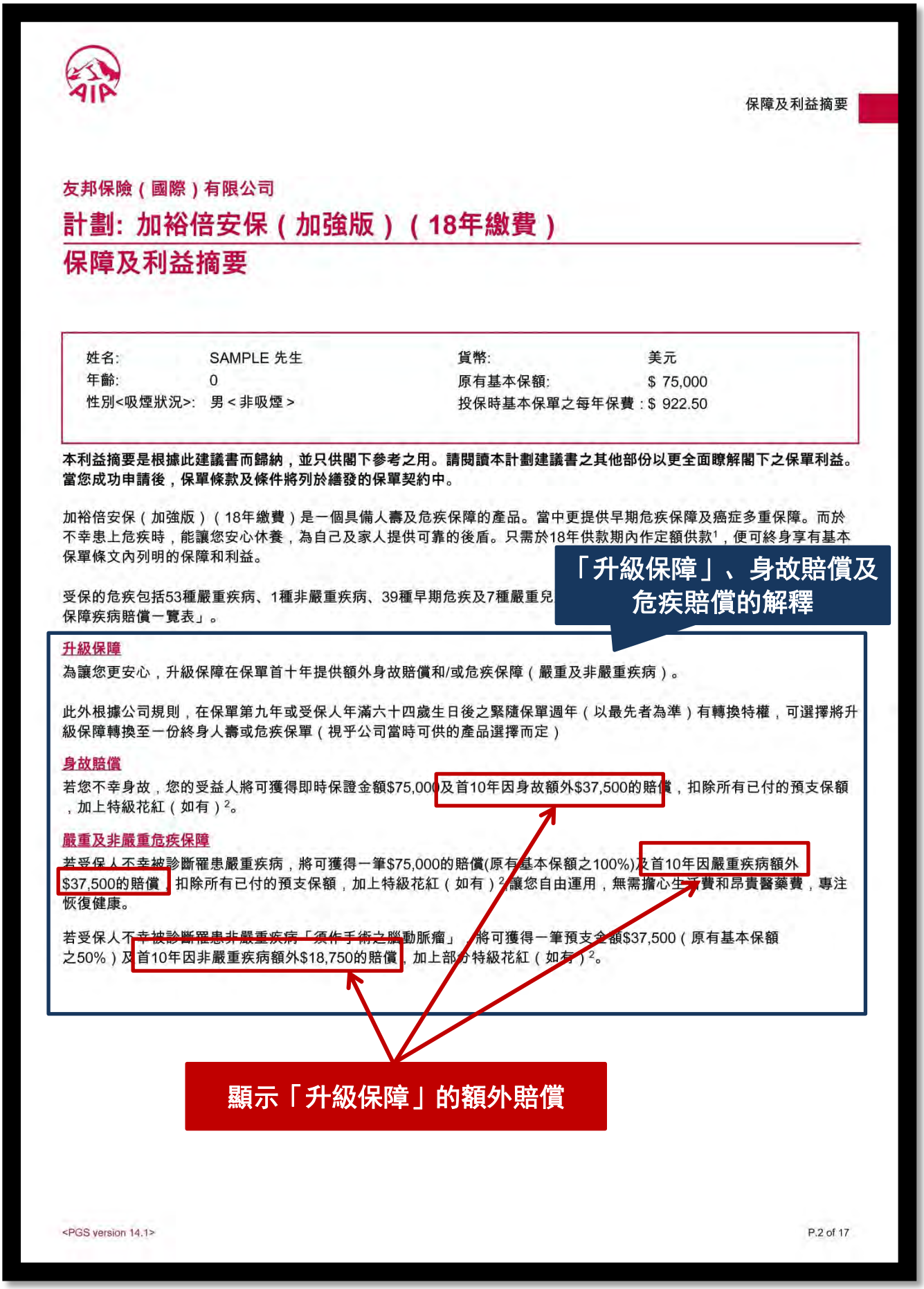
建議書樣本 – 保障及利益摘要 (選擇性出示的頁數)



保障及利益摘要

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

保障及利益摘要

姓名:	SAMPLE 先生	貨幣:	美元
年齡:	0	原有基本保額:	$ 75,000
性別<吸煙狀況>:	男 < 非吸煙 >	投保時基本保單之每年保費 :	$ 922.50

本利益摘要是根據此建議書而歸納，並只供閣下參考之用。請閱讀本計劃建議書之其他部份以更全面瞭解閣下之保單利益。當您成功申請後，保單條款及條件將列於繕發的保單契約中。

加裕倍安保（加強版）（18年繳費）是一個具備人壽及危疾保障的產品。當中更提供早期危疾保障及癌症多重保障。而於不幸患上危疾時，能讓您安心休養，為自己及家人提供可靠的後盾。只需於18年供款期內作定額供款[1]，便可終身享有基本保單條文內列明的保障和利益。

受保的危疾包括53種嚴重疾病、1種非嚴重疾病、39種早期危疾及7種嚴重兒
保障疾病賠償一覽表」。

「升級保障」、身故賠償及危疾賠償的解釋

升級保障

為讓您更安心，升級保障在保單首十年提供額外身故賠償和/或危疾保障（嚴重及非嚴重疾病）。

此外根據公司規則，在保單第九年或受保人年滿六十四歲生日後之緊隨保單週年（以最先者為準）有轉換特權，可選擇將升級保障轉換至一份終身人壽或危疾保單（視乎公司當時可供的產品選擇而定）

身故賠償

若您不幸身故，您的受益人將可獲得即時保證金額$75,000及首10年因身故額外$37,500的賠償，扣除所有已付的預支保額，加上特級花紅（如有）[2]。

嚴重及非嚴重危疾保障

若受保人不幸被診斷罹患嚴重疾病，將可獲得一筆$75,000的賠償(原有基本保額之100%)及首10年因嚴重疾病額外$37,500的賠償，扣除所有已付的預支保額，加上特級花紅（如有）[2]，讓您自由運用，無需擔心生活費和昂貴醫藥費，專注恢復健康。

若受保人不幸被診斷罹患非嚴重疾病「須作手術之腦動脈瘤」，將可獲得一筆預支金額$37,500（原有基本保額之50%）及首10年因非嚴重疾病額外$18,750的賠償，加上部分特級花紅（如有）[2]。

顯示「升級保障」的額外賠償

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建議書樣本 – 保障及利益摘要 (選擇性出示的頁數) (續)

癌症多重賠償的解釋及顯示每次的保證及非保證賠償金額

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

保障及利益摘要

癌症多重保障

若受保人不幸在第一次被診斷罹患癌症三年後再一次診斷罹患癌症，在下列情況下將可獲得一筆$60,000的賠償（原有基本保額之80%）。最多可獲兩次癌症多重賠償。

i. 第二次或第三次診斷罹患癌症，必須於受保人年滿85歲前被診斷（除前列腺腫瘤或甲狀腺腫瘤必須於受保人年滿70歲前被診斷）。
ii. 在接受該診斷日期後仍然生存最少15天。

第一次被診斷罹患癌症			第二次癌症（在上一次癌症之診斷日後至少三年）		第三次癌症(在上一次癌症之診斷日後至少三年)		
保單年度完結	保證賠償	非保證賠償		保證賠償		保證賠償	最高總癌症賠償
10年	112,500	1,913	第一次診斷後三年	60,000	第二次診斷後三年	60,000	234,413
20年	75,000	30,975		60,000		60,000	225,975
30年	75,000	51,705		60,000		60,000	246,705

早期危疾及嚴重兒童疾病保障

若受保人不幸被診斷罹患早期危疾或嚴重兒童疾病，將可獲得預支最高為$15,000的賠償（原有基本保額之20%），加上部分特級花紅（如有）[2]，讓您可及早接受優質治療，免得延誤診治，得以早日康復。每種受保的早期危疾及嚴重兒童疾病可獲一次預支賠償（除原位癌在不同受保器官群組最多可獲兩次預支賠償），直至預支賠償總額達原有基本保額之100%。

附加契約可於嚴重疾病賠償後繼續生效

嚴重疾病一經索償，只需續繳附加契約的保費，該等附加契約將會繼續生效，為您提供保障。

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建議書樣本 – 保障及利益摘要 (選擇性出示的頁數) (續)



保障及利益摘要

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

保障及利益摘要

現金價值總額摘要以保單年度顯示

現金價值總額摘要

保單年度完結	已付保費總和(美元)	現金價值總值(美元)[3]	保證之現金價值(美元)
20年	16,605	18,855	11,775
30年	16,605	40,403	19,725

其他保單年度的「現金價值總額」可參考此建議書的說明文件。

1. 此基本保單之保費率並非保證不變，我們保留不時檢討保費率之權利。
2. 特級花紅並非保證，特級花紅只會在第5個保單週年日或以後派發。而於退保時之特級花紅可能較身故賠償及危疾賠償時的金額為低。
3. 上述例子說明內的「現金價值總值」為預期的數值，並非保證。「現金價值總值」為保證之現金價值及非保證之特級花紅之總和。請參閱此建議書的利益說明關於此數值闡述的假設，包括特級花紅。

此乃說明文件而非契約。保單條款及條件以及條款之定義，請參閱保單契約。

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建議書樣本 – 簽署頁 (必須出示的頁數)

香港及澳門版本的簽名頁內容大致相同，以下用香港版本為樣本，以作參考。

非投資成分壽險利益說明

友邦保險（國際）有限公司

非投資成分壽險利益說明

身故賠償包括「升級保障」的額外賠償

重要事項:

此乃閣下保單利益的說明摘要，然而卻絕不影響保單所列的規定、條款和條件。此保險利益說明並非契約。

受保人: SAMPLE 先生　　年齡: 0

性別: 男　　吸煙狀況: 非吸煙人士

1. 基本保單摘要<加裕倍安保（加強版）（18年繳費）>(貨幣: 美元)

投保時之保障額: $75,000

投保時之年繳保費:$922.50

2. 基本保單說明摘要<加裕倍安保（加強版）（18年繳費）>(貨幣: 美元)

保單年度完結	身故賠償[1]			現金價值			總保費
	保證可得金額	預期可得金額（非保證）	總額	保證可得金額	預期可得金額（非保證）	總額	
1年	112,500	0	112,500	0	0	0	922.50
2年	112,500	0	112,500	0	0	0	1,845.00
3年	112,500	0	112,500	0	0	0	2,767.50
4年	112,500	0	112,500	0	0	0	3,690.00
5年	112,500	540	113,040	150	383	533	4,612.50
6年	112,500	720	113,220	375	518	893	5,535.00
7年	112,500	945	113,445	600	675	1,275	6,457.50
8年	112,500	1,215	113,715	975	870	1,845	7,380.00
9年	112,500	1,538	114,038	1,425	1,095	2,520	8,302.50
10年	112,500	1,913	114,413	2,100	1,365	3,465	9,225.00
15年	75,000	23,033	98,033	6,675	3,458	10,133	13,837.50
20年	75,000	30,975	105,975	11,775	7,080	18,855	16,605.00
25年	75,000	41,513	116,513	15,750	12,585	28,335	16,605.00
30年	75,000	51,705	126,705	19,725	20,678	40,403	16,605.00
55歲	75,000	156,465	231,465	39,450	156,465	195,915	16,605.00
60歲	75,000	224,775	299,775	43,425	224,775	268,200	16,605.00
65歲	75,000	310,785	385,785	47,400	310,785	358,185	16,605.00
70歲	75,000	427,140	502,140	51,300	427,140	478,440	16,605.00
80歲	75,000	795,180	870,180	59,250	795,180	854,430	16,605.00
90歲	75,000	1,457,325	1,532,325	67,125	1,457,325	1,524,450	16,605.00
100歲	75,000	2,100,000	2,175,000	75,000	2,100,000	2,175,000	16,605.00

3. 保障摘要 (貨幣: 美元)

保障項目	投保時之保障額	投保時之年繳保費
加裕倍安保（加強版）（18年繳費）	75,000	922.50
附加契約：免供免付保費附加契約	75,000	0.00
	投保時之年繳保費總額(美元)：	$922.50

現金價值的非保證金額可能會較身故賠償的非保證金額為低

18EEHNP5

編製日期：2016年3月14日

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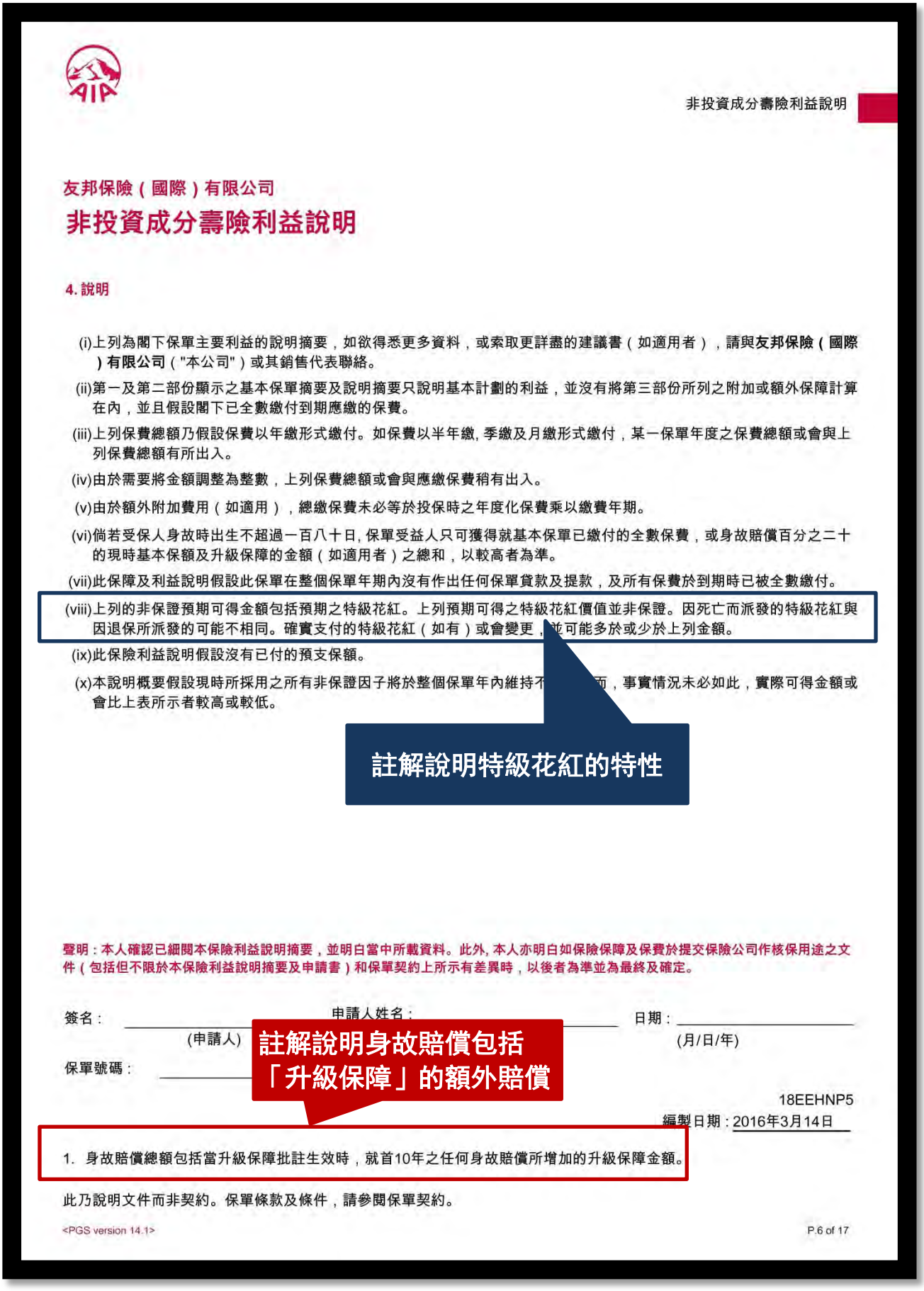
建議書樣本 – 簽署頁 (必須出示的頁數) (續)

香港及澳門版本的簽名頁內容大致相同，以下用香港版本為樣本，以作參考。



非投資成分壽險利益說明

友邦保險（國際）有限公司

非投資成分壽險利益說明

4. 說明

(i)上列為閣下保單主要利益的說明摘要，如欲得悉更多資料，或索取更詳盡的建議書（如適用者），請與**友邦保險（國際）有限公司**（"本公司"）或其銷售代表聯絡。

(ii)第一及第二部份顯示之基本保單摘要及說明摘要只說明基本計劃的利益，並沒有將第三部份所列之附加或額外保障計算在內，並且假設閣下已全數繳付到期應繳的保費。

(iii)上列保費總額乃假設保費以年繳形式繳付。如保費以半年繳, 季繳及月繳形式繳付，某一保單年度之保費總額或會與上列保費總額有所出入。

(iv)由於需要將金額調整為整數，上列保費總額或會與應繳保費稍有出入。

(v)由於額外附加費用（如適用），總繳保費未必等於投保時之年度化保費乘以繳費年期。

(vi)倘若受保人身故時出生不超過一百八十日, 保單受益人只可獲得就基本保單已繳付的全數保費，或身故賠償百分之二十的現時基本保額及升級保障的金額（如適用者）之總和，以較高者為準。

(vii)此保障及利益說明假設此保單在整個保單年期內沒有作出任何保單貸款及提款，及所有保費於到期時已被全數繳付。

(viii)上列的非保證預期可得金額包括預期之特級花紅。上列預期可得之特級花紅價值並非保證。因死亡而派發的特級花紅與因退保所派發的可能不相同。確實支付的特級花紅（如有）或會變更，並可能多於或少於上列金額。

(ix)此保險利益說明假設沒有已付的預支保額。

(x)本說明概要假設現時所採用之所有非保證因子將於整個保單年內維持不[illegible]而，事實情況未必如此，實際可得金額或會比上表所示者較高或較低。

註解說明特級花紅的特性

聲明：本人確認已細閱本保險利益說明摘要，並明白當中所載資料。此外, 本人亦明白如保險保障及保費於提交保險公司作核保用途之文件（包括但不限於本保險利益說明摘要及申請書）和保單契約上所示有差異時，以後者為準並為最終及確定。

簽名：_____ 申請人姓名：_____ 日期：_____

(申請人) (月/日/年)

保單號碼：_____

註解說明身故賠償包括「升級保障」的額外賠償

18EEHNP5

編製日期：2016年3月14日

1. 身故賠償總額包括當升級保障批註生效時，就首10年之任何身故賠償所增加的升級保障金額。

此乃說明文件而非契約。保單條款及條件，請參閱保單契約。

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建議書樣本 – 公司投資回報及特級花紅 (必須出示的頁數)

友邦保險(國際)有限公司

計劃: 加裕倍安保(加強版)(18年繳費)

公司投資回報及特級花紅

姓名:	SAMPLE 先生	貨幣:	美元
年齡:	0	原有基本保額:	$ 75,000
性別<吸煙狀況>:	男 < 非吸煙 >	投保時基本保單之每年保費 :	$ 922.50

此分紅基本計劃的特級花紅金額會取決於許多因素，包括但不限於開支、身故及「保障疾病」索償、退保情況及公司投資回報(「投資回報」)。

以下列表旨在幫助閣下明白當本公司的假定「投資回報」每年有2% 的變動時對「現金價值總值」及「身故賠償總額」兩欄內之數值有何影響。確實的「投資回報」會於保單年期內有變動。此列表並非旨在預測閣下就此保單可得的確實金額。除每年預計投資回報的2%變動外，顯示於列表內之數值差異不反映任何可影響已公佈特級花紅金額的其他因素。

保單年度完結	按「投資回報」計算		按低於「投資回報」每年2%計算		按高於「投資回報」每年2%計算	
	現金價值總值[1]	身故賠償總額[1,2]	現金價值總值[1]	身故賠償總額[1,2]	現金價值總值[1]	身故賠償總額[1,2]
5	533	113,040	256	112,650	1,125	113,865
10	3,465	114,413	2,475	113,025	5,580	117,375
15	10,133	98,033	7,620	81,270	15,473	133,620
20	18,855	105,975	13,703	83,430	29,798	153,840
55歲	195,915	231,465	82,020	117,570	437,693	473,243
60歲	268,200	299,775	104,580	136,155	615,540	647,115
65歲	358,185	385,785	131,955	159,555	838,425	866,025
70歲	478,440	502,140	167,513	191,213	1,138,493	1,162,193
80歲	854,430	870,180	275,535	291,345	2,083,200	2,098,950
90歲	1,524,450	1,532,325	463,613	471,488	3,776,408	3,784,283
100歲	2,175,000	2,175,000	646,335	646,335	5,420,063	5,420,063

身故賠償包括「升級保障」的額外賠償

1. 於理解此欄內之數值時，包括對特級花紅的假設，請參閱此建議書內的利益說明。
2. 身故賠償總額包括當升級保障批註生效時，就首10年之任何身故賠償所增加的升級保障金額。

除已於此建議書內明確列明為保證外，無論任何時候，經由本公司或其銷售代表顯示給申請人的任何利益均可改變，本公司或其銷售代表並無對此等利益作出保證。

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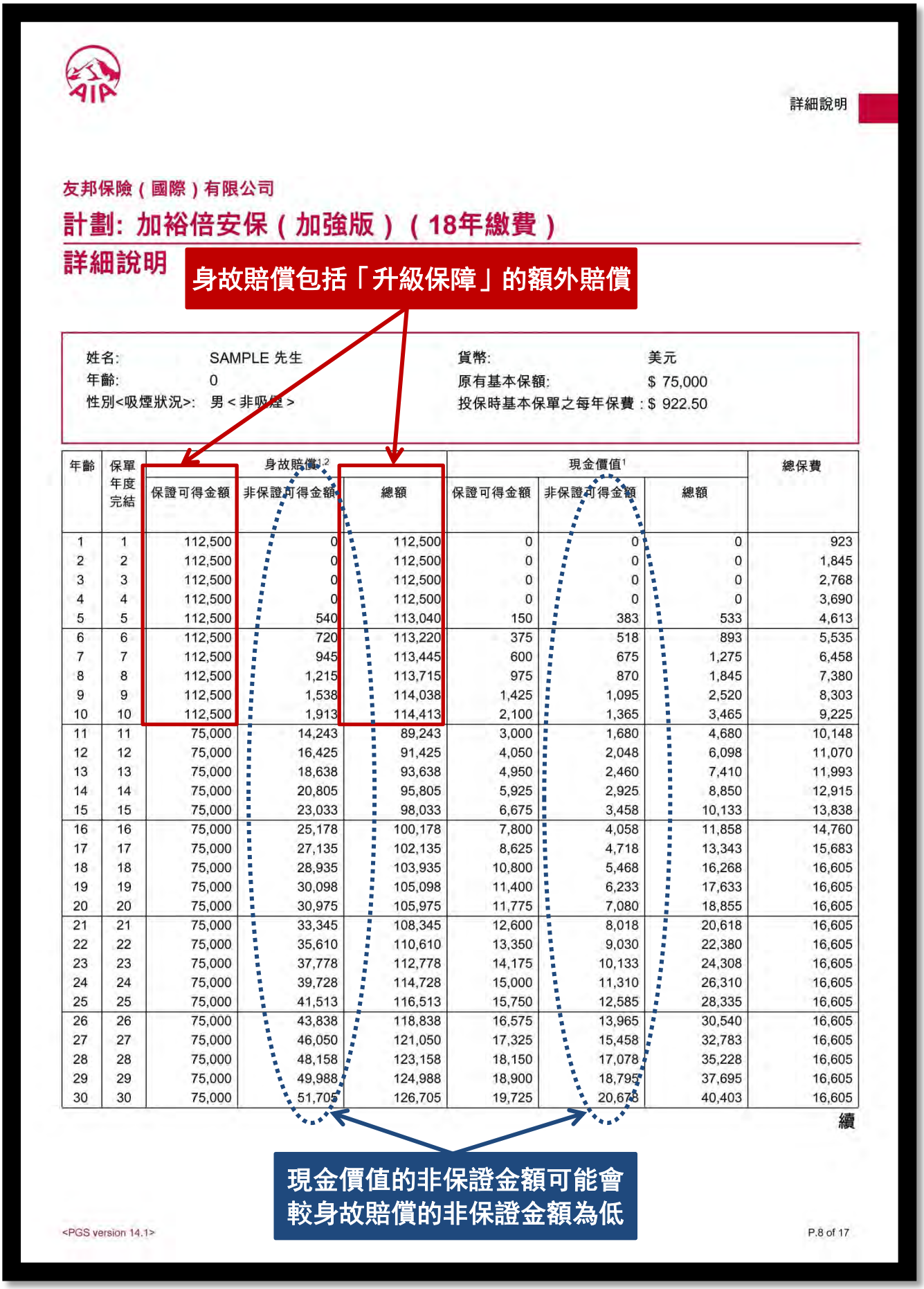
建議書樣本 – 詳細說明 (選擇性出示的頁數)



詳細說明

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

詳細說明

身故賠償包括「升級保障」的額外賠償

姓名:	SAMPLE 先生	貨幣:	美元
年齡:	0	原有基本保額:	$ 75,000
性別<吸煙狀況>:	男 < 非吸煙 >	投保時基本保單之每年保費 :	$ 922.50

年齡	保單年度完結	身故賠償[1,2]			現金價值[1]			總保費
		保證可得金額	非保證可得金額	總額	保證可得金額	非保證可得金額	總額	
1	1	112,500	0	112,500	0	0	0	923
2	2	112,500	0	112,500	0	0	0	1,845
3	3	112,500	0	112,500	0	0	0	2,768
4	4	112,500	0	112,500	0	0	0	3,690
5	5	112,500	540	113,040	150	383	533	4,613
6	6	112,500	720	113,220	375	518	893	5,535
7	7	112,500	945	113,445	600	675	1,275	6,458
8	8	112,500	1,215	113,715	975	870	1,845	7,380
9	9	112,500	1,538	114,038	1,425	1,095	2,520	8,303
10	10	112,500	1,913	114,413	2,100	1,365	3,465	9,225
11	11	75,000	14,243	89,243	3,000	1,680	4,680	10,148
12	12	75,000	16,425	91,425	4,050	2,048	6,098	11,070
13	13	75,000	18,638	93,638	4,950	2,460	7,410	11,993
14	14	75,000	20,805	95,805	5,925	2,925	8,850	12,915
15	15	75,000	23,033	98,033	6,675	3,458	10,133	13,838
16	16	75,000	25,178	100,178	7,800	4,058	11,858	14,760
17	17	75,000	27,135	102,135	8,625	4,718	13,343	15,683
18	18	75,000	28,935	103,935	10,800	5,468	16,268	16,605
19	19	75,000	30,098	105,098	11,400	6,233	17,633	16,605
20	20	75,000	30,975	105,975	11,775	7,080	18,855	16,605
21	21	75,000	33,345	108,345	12,600	8,018	20,618	16,605
22	22	75,000	35,610	110,610	13,350	9,030	22,380	16,605
23	23	75,000	37,778	112,778	14,175	10,133	24,308	16,605
24	24	75,000	39,728	114,728	15,000	11,310	26,310	16,605
25	25	75,000	41,513	116,513	15,750	12,585	28,335	16,605
26	26	75,000	43,838	118,838	16,575	13,965	30,540	16,605
27	27	75,000	46,050	121,050	17,325	15,458	32,783	16,605
28	28	75,000	48,158	123,158	18,150	17,078	35,228	16,605
29	29	75,000	49,988	124,988	18,900	18,795	37,695	16,605
30	30	75,000	51,705	126,705	19,725	20,678	40,403	16,605

續

現金價值的非保證金額可能會較身故賠償的非保證金額為低

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建議書樣本 – 詳細說明 (選擇性出示的頁數) (續)

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

詳細說明

年齡	保單年度完結	身故賠償[1,2]			現金價值[1]			總保費
		保證可得金額	非保證可得金額	總額	保證可得金額	非保證可得金額	總額	
91	91	75,000	1,547,228	1,622,228	67,950	1,547,228	1,615,178	16,605
92	92	75,000	1,642,478	1,717,478	68,700	1,642,478	1,711,178	16,605
93	93	75,000	1,743,338	1,818,338	69,525	1,743,338	1,812,863	16,605
94	94	75,000	1,850,205	1,925,205	70,275	1,850,205	1,920,480	16,605
95	95	75,000	1,963,365	2,038,365	71,100	1,963,365	2,034,465	16,605
96	96	75,000	2,016,000	2,091,000	71,850	2,016,000	2,087,850	16,605
97	97	75,000	2,037,000	2,112,000	72,675	2,037,000	2,109,675	16,605
98	98	75,000	2,058,000	2,133,000	73,425	2,058,000	2,131,425	16,605
99	99	75,000	2,079,000	2,154,000	74,250	2,079,000	2,153,250	16,605
100	100	75,000	2,100,000	2,175,000	75,000	2,100,000	2,175,000	16,605

現金價值的非保證金額可能會較身故賠償的非保證金額為低

1. 於理解此欄內之數值時，包括對特級花紅的假設，請參閱此建議書內的利益說明。
2. 身故賠償總額包括當升級保障批註生效時，就首10年之任何身故賠償所增加的升級保障金額。

註解說明身故賠償包括「升級保障」的額外賠償

此乃說明文件而非契約。保單條款及條件以及條款之定義

<PGS version 14.1>

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建議書樣本 – 總賬一覽表 (選擇性出示的頁數)



總賬一覽表

友邦保險 (國際) 有限公司

計劃: 加裕倍安保 (加強版) (10年繳費)

總賬一覽表

身故賠償包括「升級保障」的額外賠償

姓名:	SAMPLE 先生	貨幣:	美元
年齡:	0	原有基本保額:	$ 75,000
性別<吸煙狀況>:	男 < 非吸煙 >	投保時基本保單之每年保費 :	$ 922.50

保單年度完結	身故賠償總額[1,2,3]	現金價值總值[2]	保費總值	收支比對
1	112,500	0	923	(923)
2	112,500	0	1,845	(1,845)
3	112,500	0	2,768	(2,768)
4	112,500	0	3,690	(3,690)
5	113,040	533	4,613	(4,080)
6	113,220	893	5,535	(4,643)
7	113,445	1,275	6,458	(5,183)
8	113,715	1,845	7,380	(5,535)
9	114,038	2,520	8,303	(5,783)
10	114,413	3,465	9,225	(5,760)
11	89,243	4,680	10,148	(5,468)
12	91,425	6,098	11,070	(4,973)
13	93,638	7,410	11,993	(4,583)
14	95,805	8,850	12,915	(4,065)
15	98,033	10,133	13,838	(3,705)
16	100,178	11,858	14,760	(2,903)
17	102,135	13,343	15,683	(2,340)
18	103,935	16,268	16,605	(338)
19	105,098	17,633	16,605	1,028
20	105,975	18,855	16,605	2,250
55歲	231,465	195,915	16,605	179,310
60歲	299,775	268,200	16,605	251,595
65歲	385,785	358,185	16,605	341,580
70歲	502,140	478,440	16,605	461,835
80歲	870,180	854,430	16,605	837,825

1. 倘受保人身故時的年齡等於或少於180日，受益人只可獲得基本保單已繳付的全數保費或百分之二十的現時基本保額及升級保障的金額(如適用者) 之總和，以較高者為準。現時基本保額是指原有基本保額扣除已支付的預支保額。
2. 於理解此欄內之數值時，包括對特級花紅，請參閱此建議書內的利益說明。
3. 身故賠償總額包括當升級保障批註生效時，就首10年之任何身故賠償所增加的升級保障金額。

除已於此建議書內明確列明為保證外，無論任何時候，經由本公司或其銷售代表向閣下顯示給申請人的任何利益均可改變，本公司或其銷售代表並無對此等利益作出保證。

此乃說明文件而非契約。保單條款及條件，請參閱保單契約。

註解說明身故賠償包括「升級保障」的額外賠償

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建議書樣本 – 保障疾病一覽表 (必須出示的頁數)

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

保障疾病一覽表

I. 危疾保障包括下列54種疾病：			
甲. 嚴重疾病：			
第1類　　癌症			
1.	癌[1]		
第2類　　與心臟相關之疾病			
2.	心肌病	3.	冠狀動脈手術
4.	心臟病	5.	心瓣置換及修補
6.	傳染性心內膜炎	7.	其他嚴重的冠狀動脈疾病
8.	肺動脈高血壓(原發性)	9.	主動脈手術
第3類　　與神經系統相關之疾病			
10.	亞爾茲默氏病/ 不可還原之器質性腦退化疾病	11.	植物人
12.	細菌性腦(脊)膜炎	13.	良性腦腫瘤
14.	昏迷	15.	腦炎
16.	偏癱	17.	嚴重頭部創傷
18.	運動神經原疾病	19.	多發性硬化症
20.	肌營養不良症	21.	癱瘓
22.	柏金遜症	23.	脊髓灰質炎
24.	進行性核上神經痲痺症	25.	嚴重重症肌無力
26.	中風		
第4類　　與主要器官相關之疾病			
27.	急性壞死及出血性胰腺炎	28.	再生障礙性貧血
29.	慢性肝病	30.	末期肺病
31.	暴發性病毒性肝炎	32.	腎衰竭
33.	主要器官移植	34.	腎髓質囊腫病
35.	系統性紅斑狼瘡連狼瘡性腎炎	36.	系統性硬皮病
第5類　　其他嚴重疾病			
37.	因輸血而感染愛滋病	38.	失明
39.	慢性腎上腺功能不全(即阿狄森氏病)	40.	庫賈氏病
41.	伊波拉	42.	象皮病
43.	失聰	44.	失去一肢及一眼
45.	喪失語言能力	46.	失去兩肢
47.	嚴重燒傷	48.	壞死性筋膜炎(俗稱食肉菌感染)
49.	因職業感染人體免疫力缺乏病毒(HIV)	50.	嗜鉻細胞瘤
51.	嚴重類風濕性關節炎	52.	不能獨立生活(保障期至65歲終止)
53.	末期疾病		
乙. 非嚴重疾病：			
54.	須作手術之腦動脈瘤		

嚴重疾病賠償金額可達原有基本保額之100%，扣除所有已付的預支保額。而非嚴重疾病賠償金額則為原有基本保額之50%。更多詳情，請參閱「保障疾病賠償一覽表」。

1. 早期甲狀腺腫瘤(TNM評級為T1N0M0或以下級別)；早期前列腺腫瘤(TNM評級為T1a/T1b或以下級別)；被分類為RAI級別II或以下的早期慢性淋巴性白血病；皮膚癌(惡性黑素瘤除外)；與人體免疫力缺乏病毒(HIV)感染同時存在的任何癌症；及任何癌前病變、非侵略性癌、或原位癌，以上所列都不包括在嚴重疾病及癌症多重賠償中「癌」的保障範圍以內。

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建議書樣本 – 保障疾病一覽表 (必須出示的頁數) (續)

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

保障疾病一覽表

II. 早期危疾保障包括下列39種疾病：	
第1類　癌症	
1. 原位癌[1]	2. 早期惡性腫瘤[2]
第2類　與心臟相關之疾病	
3. 主動脈疾病的血管介入治療或主動脈瘤	4. 心瓣膜疾病的次級創傷性治療
5. 次級嚴重心臟疾病	6. 微創進行直接的冠狀動脈搭橋手術
7. 經皮穿刺冠狀動脈介入	
第3類　與神經系統相關之疾病	
8. 於頸動脈進行血管成形術或內膜切除術	9. 植入大腦內分流器
10. 早期腦退化症（包括早期亞爾茲海默氏症）	11. 大腦動脈瘤的血管介入治療
12. 次級嚴重細菌性腦(脊)膜炎	13. 次級嚴重昏迷
14. 次級嚴重腦炎	15. 中度嚴重腦部損傷
16. 中度嚴重癱瘓	17. 嚴重精神病
18. 腦硬膜下血腫手術	19. 腦下垂體腫瘤切除手術
第4類　與主要器官相關之疾病	
20. 膽道重建手術	21. 慢性肺病
22. 肝炎連肝硬化	23. 次級嚴重再生障礙性貧血
24. 次級嚴重腎臟疾病	25. 次級嚴重系統性紅斑狼瘡
26. 肝臟手術	27. 主要器官移植(於器官移植輪候冊名單上)
28. 單肺切除手術	
第5類　其他疾病	
29. 糖尿病視網膜病變	30. 周圍動脈疾病的血管介入治療
31. 意外引致的臉部燒傷	32. 意外受傷所需的面容重建手術
33. 意外引致的次級嚴重身體燒傷	34. 單耳失聰
35. 失去一肢	36. 單眼失明
37. 骨質疏鬆症連骨折(保障期至70歲終止)	38. 嚴重阻塞性睡眠窒息症
39. 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症	
III. 嚴重兒童疾病保障包括：	
1. 自閉症	2. 因疾病或受傷導致智力缺陷
3. 胰島素依賴型糖尿病	4. 俱心臟併發症的川崎病
5. 成骨不全症第三型	6. 嚴重哮喘
7. 斯蒂爾病	

每種早期危疾(除「骨質疏鬆症連骨折」)及嚴重兒童疾病的預支賠償金額為原有基本保額之 20%。而「骨質疏鬆症連骨折」的預支賠償金額為原有基本保額之10%。更多詳情，請參閱「保障疾病賠償一覽表」。

1. 「原位癌」保障包括於下列任何受保器官群組之原位癌：(a) 乳房；(b) 子宮或子宮頸；(c) 卵巢或輸卵管；(d) 陰道或外陰；(e) 大腸或直腸；(f) 陰莖；(g) 睾丸；(h) 肺；(i) 肝；(j) 胃或食道；(k) 泌尿道或膀胱；或(l) 鼻咽。
2. 「早期惡性腫瘤」是指出現以下任何一種的早期惡性腫瘤情況：(a) 甲狀腺腫瘤(TNM評級為T1N0M0級別)；(b) 前列腺腫瘤(TNM 評級為T1a/T1b級別)；(c) 被分類為RAI級別I或II的早期慢性淋巴性白血病；或(d) 非黑色素瘤的皮膚癌。

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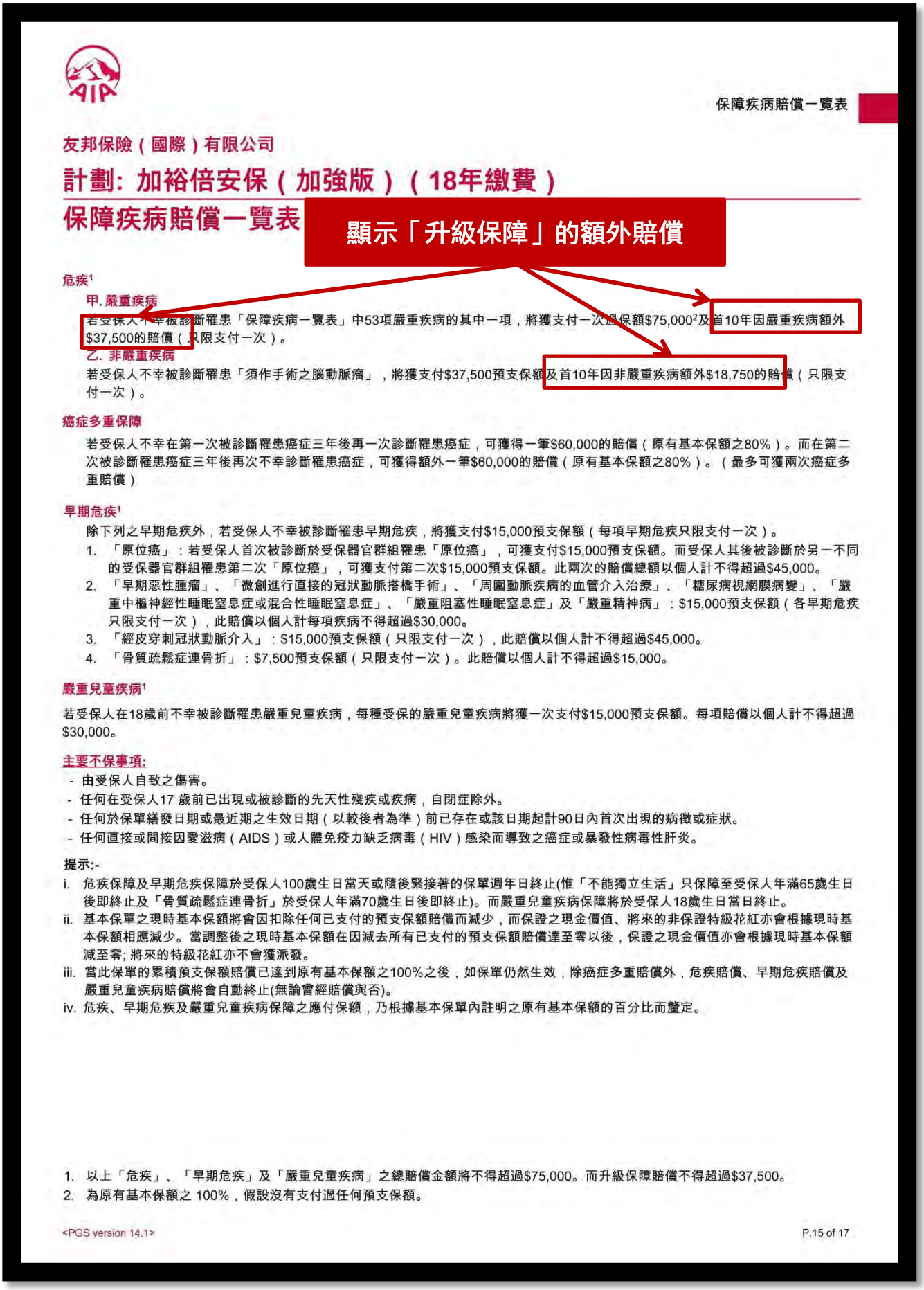
議書樣本 – 保障疾病一覽表 (必須出示的頁數) (續)



保障疾病賠償一覽表

友邦保險（國際）有限公司

計劃: 加裕倍安保（加強版）（18年繳費）

保障疾病賠償一覽表

顯示「升級保障」的額外賠償

危疾[1]

甲. 嚴重疾病

若受保人不幸被診斷罹患「保障疾病一覽表」中53項嚴重疾病的其中一項，將獲支付一次過保額$75,000[2]及首10年因嚴重疾病額外$37,500的賠償（只限支付一次）。

乙. 非嚴重疾病

若受保人不幸被診斷罹患「須作手術之腦動脈瘤」，將獲支付$37,500預支保額及首10年因非嚴重疾病額外$18,750的賠償（只限支付一次）。

癌症多重保障

若受保人不幸在第一次被診斷罹患癌症三年後再一次診斷罹患癌症，可獲得一筆$60,000的賠償（原有基本保額之80%）。而在第二次被診斷罹患癌症三年後再次不幸診斷罹患癌症，可獲得額外一筆$60,000的賠償（原有基本保額之80%）。（最多可獲兩次癌症多重賠償）

早期危疾[1]

除下列之早期危疾外，若受保人不幸被診斷罹患早期危疾，將獲支付$15,000預支保額（每項早期危疾只限支付一次）。

1. 「原位癌」：若受保人首次被診斷於受保器官群組罹患「原位癌」，可獲支付$15,000預支保額。而受保人其後被診斷於另一不同的受保器官群組罹患第二次「原位癌」，可獲支付第二次$15,000預支保額。此兩次的賠償總額以個人計不得超過$45,000。
2. 「早期惡性腫瘤」、「微創進行直接的冠狀動脈搭橋手術」、「周圍動脈疾病的血管介入治療」、「糖尿病視網膜病變」、「嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症」、「嚴重阻塞性睡眠窒息症」及「嚴重精神病」：$15,000預支保額（各早期危疾只限支付一次），此賠償以個人計每項疾病不得超過$30,000。
3. 「經皮穿刺冠狀動脈介入」：$15,000預支保額（只限支付一次），此賠償以個人計不得超過$45,000。
4. 「骨質疏鬆症連骨折」：$7,500預支保額（只限支付一次）。此賠償以個人計不得超過$15,000。

嚴重兒童疾病[1]

若受保人在18歲前不幸被診斷罹患嚴重兒童疾病，每種受保的嚴重兒童疾病將獲一次支付$15,000預支保額。每項賠償以個人計不得超過$30,000。

主要不保事項:

- 由受保人自致之傷害。
- 任何在受保人17 歲前已出現或被診斷的先天性殘疾或疾病，自閉症除外。
- 任何於保單繕發日期或最近期之生效日期（以較後者為準）前已存在或該日期起計90日內首次出現的病徵或症狀。
- 任何直接或間接因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染而導致之癌症或暴發性病毒性肝炎。

提示:-

i. 危疾保障及早期危疾保障於受保人100歲生日當天或隨後緊接著的保單週年日終止(惟「不能獨立生活」只保障至受保人年滿65歲生日後即終止及「骨質疏鬆症連骨折」於受保人年滿70歲生日後即終止)。而嚴重兒童疾病保障將於受保人18歲生日當日終止。

ii. 基本保單之現時基本保額將會因扣除任何已支付的預支保額賠償而減少，而保證之現金價值、將來的非保證特級花紅亦會根據現時基本保額相應減少。當調整後之現時基本保額在因減去所有已支付的預支保額賠償達至零以後，保證之現金價值亦會根據現時基本保額減至零; 將來的特級花紅亦不會獲派發。

iii. 當此保單的累積預支保額賠償已達到原有基本保額之100%之後，如保單仍然生效，除癌症多重賠償外，危疾賠償、早期危疾賠償及嚴重兒童疾病賠償將會自動終止(無論曾經賠償與否)。

iv. 危疾、早期危疾及嚴重兒童疾病保障之應付保額，乃根據基本保單內註明之原有基本保額的百分比而釐定。

1. 以上「危疾」、「早期危疾」及「嚴重兒童疾病」之總賠償金額將不得超過$75,000。而升級保障賠償不得超過$37,500。
2. 為原有基本保額之 100%，假設沒有支付過任何預支保額。

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XIV. 保單契約 — 輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」(請參閱下頁)。此文件主要是引導瞭解保單契約的重要事項，並清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

此文件旨在引導瞭解此產品保障的主要事項 (包括限制範圍、主要的保單條款及條件和不保事項)，並不會列載詳細的保障。因此，此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

適用產品： **加裕倍安保**
加裕倍安保 (加強版)

第一部份：基本定義

1. 此計劃包括甚麼疾病?

此計劃包括在「基本定義」下所指明及訂立的 54 種危疾、39 種早期危疾及 7 種嚴重兒童疾病。

詳情請參閱保單契約：
- **「基本定義」 - 「危疾」、「早期危疾」及「嚴重兒童疾病」**

2. 我是否於保單生效時便立即可享有受保疾病的保障?

保單只保障於保單的繕發日期或最近期之生效日期（以較後者為準）起計 90 日後才開始出現徵狀或病徵之受保疾病（即有 90 日的等候期）。

詳情請參閱保單契約：
- **「基本定義」 - 「危疾」、「早期危疾」及「嚴重兒童疾病」**

第二部份：花紅條文

3. 我於甚麼時候可享有特級花紅?

由第 5 個保單週年日開始，你可能會在下列情況下享有特級花紅：
- 受保人身故；
- 保單退保；或
- 支付危疾賠償、早期危疾賠償或嚴重兒童疾病賠償。

詳情請參閱保單契約：
- **「花紅條文」 - 「特級花紅」**

4. 身故及退保時的特級花紅金額是否相同?

特級花紅之金額可能會按賠償情況之性質而改變，而特級花紅就退保之金額可能會較其他情況下(如受保人身故)之金額較少。

詳情請參閱保單契約：
- **「花紅條文」 - 「特級花紅」**

第三部份：利益條文

5. 此計劃有沒有提供任何身故賠償？

有。我們會支付保額及特級花紅(如有)作身故賠償。此金額需扣除：
- 任何就受保疾病所支付的金額(包括危疾賠償、早期危疾賠償及/或嚴重兒童疾病賠償)；及
- 任何保單欠款。

詳情請參閱保單契約：
- **「基本定義」 - 「現時基本保額」、「原有基本保額」、「一次過預支保額」及「限制預支保額」**
- **「利益條文」 - 「身故賠償」**

6. 我可以就每種受保疾病獲得多少賠償？

就危疾而言 (須作手術之腦動脈瘤除外)，你可獲得的賠償金額為保額之 100%及特級花紅 (如有)，再扣除任何就其他受保疾病所支付的金額及任何保單欠款。

就其他受保疾病而言，你可獲得的賠償金額為保額之下列百分比：
- 須作手術之腦動脈瘤：50%
- 早期危疾 (骨質疏鬆症連骨折除外)：20%
- 骨質疏鬆症連骨折：10%
- 嚴重兒童疾病：20%

再加上相應之特級花紅 (如有)。

每種疾病只可賠償一次，惟原位癌除外，該保障可分別就出現於 2 處不同的器官群組的原位癌，支付賠償 2 次。當累積額賠償已達到保額之 100%之後，危疾賠償、早期危疾賠償及嚴重兒童疾病賠償的保障將會自動終止。

某些早期危疾及嚴重兒童疾病設有個人最高賠償限額 (包括所有受保人在 AIA 下之保單)。詳情請參閱基本保單結尾之相關一覽表。

此外，「加裕倍安保 (加強版)」內之癌症多重賠償為癌症提供額外的保障。詳情請參閱第 9 條。

詳情請參閱保單契約：
- **「利益條文」 - 「危疾賠償」、「早期危疾賠償」、「嚴重兒童疾病賠償」、「癌症多重賠償」(只適用於「加裕倍安保 (加強版)」)及「賠償之一般條款及條件」**
- **「危疾賠償一覽表」**
- **「早期危疾賠償一覽表」**
- **「嚴重兒童疾病賠償一覽表」**

7. 在賠償受保疾病後，保費會否相應減少？

會。保費會就該受保疾病所支付賠償與保額之比例而相應減少。

詳情請參閱保單契約：
- **「利益條文」 - 「危疾豁免繳付保費」**

8. 我會否得到終身的保障?

當保單生效時，你可獲得終身的身故保障。至於就受保疾病的保障，保障年期會就不同的保障而有所不同：

- 危疾賠償^：至 100 歲
- 早期危疾賠償^：至 100 歲
- 嚴重兒童疾病賠償：18 歲以下
- 癌症多重賠償 (只適用於「加裕倍安保 (加強版)」)：
    - 前列腺腫瘤或甲狀腺腫瘤：至 70 歲
    - 其他癌症：至 85 歲

^「不能獨立生活」的保障會在 65 歲終止，而「骨質疏鬆症連骨折」的保障會在 70 歲終止。詳情請參閱基本保單。

詳情請參閱保單契約：

- **「基本定義」 -「危疾」及「早期危疾」**
- **「一般條文」-「保單終止」**
- **「利益條文」 -「賠償之一般條款及條件」**

9. 甚麼是癌症多重賠償? 癌症多重賠償有沒有特別的規則? (只適用於「加裕倍安保 (加強版)」)

除危疾賠償外，「加裕倍安保 (加強版)」內之癌症多重賠償為第二及第三次癌症分別提供額外的保額的 80%的賠償 (兩次下一次癌症合共保額的 160%)。

癌症多重賠償有以下的限制：

- 此保障只適用於就癌症作出首次危疾賠償索償 (保額的 100%)的受保人。如首次的危疾賠償是用於其他危疾 (例如心臟病或中風)，癌症多重賠償將終止
- 緊接之對上一次癌症及下一次癌症 (包括早前癌症之延續/擴散/復發或新一次癌症) 的診斷日期需相隔 3 年
- 受保人需在下一次癌症診斷日期後仍然生存最少 15 天
- 此保障最多就下一次癌症賠償兩次
- 此保障會生效至：
    - 70 歲 (甲狀腺腫瘤及前列腺腫瘤)
    - 85 歲 (其他癌症)

詳情請參閱保單契約：

- **「基本定義」 -「緊接之對上一次癌症」及「下一次癌症」**
- **「利益條文」 -「癌症多重賠償」及「賠償之一般條款及條件」**

10. 保單有甚麼不保事項?

除了身故賠償外，就此保單，我們不會保障由下列任何一項引致的任何事故：
- 任何在保單生效後 90 天內已出現的任何疾病或手術的成因；
- 除自閉症外，任何受保人 17 歲前已診斷的先天性疾病；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的暴發性病毒性肝炎或癌病；
- 自致之傷害；及
- 任何在保單生效前已存在的身體或精神狀況所導致的任何疾病。

詳情請參閱保單契約：
- **「利益條文」 -「不保事項」**

第四部份：利益條文

11. 若在投保時誤報受保人的吸煙習慣，會有什麼後果?

吸煙習慣是計算保費的重要因素之一，所以必需在投保時申報，否則，本公司可使此保單無效。

詳情請參閱保單契約：
- **「一般條文」 -「吸煙習慣」**

12. 若在投保時誤報年齡及性別，會有什麼後果?

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：
- **「一般條文」 -「誤報年齡及 / 或性別」**

13. 保單會在什麼情況下會終止?

如以下任何情況發生，我們將會取消你的保單，而受保人將失去保障：
- 受保人身故；
- 退保；
- 於保單保費到期後 31 日內仍未繳交保費，且保單沒有任何剩餘現金價值；或
- 未償還的貸款額多於你保單的保證現金價值。

詳情請參閱保單契約：
- **「一般條文」 -「保單終止」**

第五部份：既有現金價值條文

14. 若我停止繳交保費，會有什麼後果？

你應按所選的保費繳付時間表準時繳交保費。若你在保費繳付年期完結前停止繳交保費，保費將以貸款形式自動從保單中扣除。我們將據貸款條文收取利息。

在這期間，你的身故及受保疾病的保障將保持不變，惟我們在支付任何賠償前，將先行扣除任何未償還之貸款。

假如或當因未繳交保費而產生之貸款引致貸款餘額多於基本計劃的保證現金價值加上累積紅利的現金價值時，保單將會被取消同時你也會失去保障。保單的退保價值將用於償還貸款結餘，任何剩餘金額將退回給你。

詳情請參閱保單契約：

- **「既有現金價值條文」 - 「自動既有現金價值條文」**
- **「貸款條文」 - 「扣除利益支付」**

15. 若我退保，可得到的金額是多少？

你可得到列於價值一覽表內，相應保單年度之保證現金價值。此外，若你在第 5 個保單週年日後退保，你可得到非保證的特級花紅。

退保的金額將先行扣除任何未償還之保單欠款。

詳情請參閱保單契約：

- **「一般條文」- 「現金價值」**
- **「既有現金價值條文」 - 「退保條文」**
- **「貸款條文」 - 「扣除利益支付」**
- **「價值一覽表」**

第六部份：升級保障批註

16. 升級保障包括甚麼保障？

升級保障於首 10 個保單年度就基本保單下的身故賠償及危疾賠償提供額外的賠償。賠償金額為列於保單資料頁內或批註內之升級保障金額的百分比：

- 受保人身故：100%
- 危疾 (須作手術之腦動脈瘤除外)：100%
- 須作手術之腦動脈瘤：50%

當累積額賠償已達到 100%之後，升級保障將會自動終止。

為免生疑問，早期危疾及嚴重兒童疾病賠償並不包括於升級保障的保障範圍之內。

詳情請參閱升級保障批註：

- **「身故賠償」、「身故賠償」及「終止批註」**

17. 升級保障會何時終止？

升級保障於將在下列日期（以最先者為準）自動終止：
- 支付升級保障金額之 100%
- 保單的第 10 個保單週年日
- 基本保單終止當日

詳情請參閱升級保障批註：
- **「終止批註」**

18. 我可否於第 10 個保單週年後繼續享有升級保障下的保障？

您可就升級保障的餘額將升級保障批註退回給我們，以轉換另一份終身壽險保單或附有危疾附加契約的終身壽險保單，而毋須提供任何可保證明。你可於下列日期之後（以最先者為準）開始作相關申請：
- 保單之第 9 個保單週年日；或
- 緊隨著受保人 64 歲生日後之保單週年日

詳情請參閱升級保障批註：
- **「轉換權」**

第七部份：中華人民共和國批註

19. 對於「手術」及受保疾病的診斷，受保人有何需要注意的地方？

若抵港抵澳內地人士在國內被作出/ 診斷「手術」或受保疾病，該「手術」或受保疾病必需在本公司指定的國內的醫院進行及由國內有關地方的「註冊醫生」作出及證明。

請查閱本公司網頁 www.aia.com.hk 所刊載之指定國內之醫院名單。

詳情請參閱中華人民共和國批註：
- **「「手術」及有關「危疾」、「嚴重兒童疾病」、「早期危疾」或「下一次癌症」的診斷」**

XV. 常見問題

(a) 產品定位

1. 問： 「加裕倍安保」系列與「安心保」系列在儲蓄成份上有何分別?

   答： 就投資資產而言，「加裕倍安保」系列投資於股票的比例較高，因而預期回報及波動亦較高。

   就紅利/花紅而言，「安心保」系列提供非保證週年紅利，增強資金流動性，亦於第 10 個保單週年日開始派發非保證期滿紅利。「加裕倍安保」系列則不設週年花紅，只會於第 5 個保單週年日開始派發非保證特級花紅，而此花紅於退保時的金額可能較身故賠償及危疾賠償時的金額為低。

   總括來說，「安心保」系列適合投資取態較保守及要求有資金流動性的人士，而「加裕倍安保」系列則適合投資取態較進取的人士。

2. 問： 「加裕倍安保 (加強版)」與「多重安心保 2」的於多重保障的層面之定位有何不同?

   答： 「多重安心保 2」雖然保障較少早期危疾及嚴重兒童疾病，多重癌症的索償要求亦較嚴謹，但此產品提供全面的多重危疾保障高達原有基本保額的 400%，而「加裕倍安保 (加強版)」則只保障多重癌症(最多賠償原有基本保額的 160%)。所以，「多重安心保 2」較適合擔心患上不同危疾的人士。

3. 問： 「加裕倍安保」與「進泰安心保 2」所保障的疾病數目相同，兩者的主要定位皆是早期危疾保障，客戶該如何選擇?

   答： 「加裕倍安保」在首 10 個保單年度提供「升級保障」，預期回報及風險亦較高，保費較「進泰安心保 2」高約 2-10% (視乎年齡及保費繳付年期而定)。所以，「加裕倍安保」較適合投資取態較進取的客戶，亦希望於短期內以「升級保障」加大保障的人士 (例如經濟支柱)。

   請注意，由於抵港抵澳內地人士可以標準保費投保「加裕倍安保」，而「進泰安心保 2」則需繳付附加保費 (Loading)，所以有部份抵港抵澳內地人士投保「加裕倍安保」的保費可能較「進泰安心保 2」為低 (視乎年齡及保費繳付年期而定)。

(b) 計劃基本內容

4. 問： 「進泰安心保 2」、「加裕倍安保」及「加裕倍安保 (加強版)」的投保手續有甚麼需要留意的地方?

   答： 除壽險投保申請書外，若受保人為 18 歲以下，需遞交投保申請修正書 (見附錄四) 並回答 3 條健康問 (與「多重進泰安心保」(SCP) 相同)。

5. 問： 保單作出預支賠償後，保費、保證現金價值及將來的非保證週年紅利/非保證期滿紅利/非保證期特級花紅會否減少?

   答： 會根據現時基本保額而相應減少。

6. 問： 內地受保人可以標準保費投保「加裕倍安保」及「加裕倍安保 (加強版)」，他們是否仍需受現行指定國內醫院的限制？

答： 是，其他限制如更改持有人及付款亦與現行規則相同，詳情請參閱中華人民共和國批註。

7. 問： 內地受保人以標準保費投保「加裕倍安保」或「加裕倍安保 (加強版)」後再附加 SCIR Pro Rider，SCIR Pro Rider 需要有附加保費 (Loading) 嗎？

答： 需要，此附加保費 (Loading)與現行 SCIR Pro Rider 的安排相同 (即內地受保人+25%)。

(c) 保障

有關「升級保障」(只適用於「加裕倍安保」及「加裕倍安保 (加強版)」)

8. 問： 「升級保障」需要額外核保嗎？

答： 客戶只需回答基本保單所要求的健康問題便可（請參考問題４），亦毋須就「升級保障」而進行額外的體檢或財務核保，惟「升級保障金額」需計算於危疾產品個人最高投保額 (150 萬美元)之內。

9. 問： 若客戶的基本保單有附加保費 (Loading) 或不保事項，會否影響「升級保障金額」？

答： 不會，惟「升級保障」下之危疾賠償會受不保事項約束。

10. 問： 客戶可以選擇**不要**「升級保障」嗎？

答： 「升級保障」為基本計劃的保障之一，所以此利益必須附於基本計劃內。

11. 問： 何謂「升級保障金額」？

答： 「升級保障金額」即「升級保障」的保額，用作計算「升級保障」下之賠償金額。於保單繕發時，此金額按受保人的投保年齡而定。此金額載於保單資料頁內（或若其後有所更改，則在有關批註中列明）。

12. 問： 不同年齡所得的「升級保障金額」會有所不同 (0-30 歲: 50%; 31 歲或以上: 35%)。在保單繕發後，此金額會否隨受保人的年齡增加而改變？

答： 此金額乃根據受保人的投保年齡而計算，所以不會隨受保人的年齡增加而改變。

13. 問： 若客戶剛年滿 31 歲，可否進行 Date Back 以享有 50%的「升級保障金額」？

答： 可以。

14. 問： 若客戶減低「加裕倍安保」或「加裕倍安保 (加強版)」的保額，「升級保障」金額會否相應調低？

答： 會。

15. 問： 「升級保障」包括甚麼保障？

答： 「升級保障」提供額外的身故賠償及危疾賠償，亦只會在基本保單作身故賠償或危疾賠償時才作出相應的額外賠償。請注意，「升級保障」並不包括以下任何的賠償：早期危疾賠償、嚴重兒童疾病賠償及癌症多重賠償，所以這些保障亦不會影響「升級保障金額」(例如在基本保單作出早期危疾賠償後，「升級保障金額」不會隨之而減少)。

16. 問： 「升級保障」是否包括「原狀危疾」(“Grandfathered Critical Illness”)?

    答： 「升級保障」下之危疾賠償亦包括「原狀危疾」，惟此賠償需受約束於基本保單下之原狀危疾條款及 650,000 美元或港幣 / 澳門幣 5,200,000 的最高限額（「原狀危疾個人限額」）。

17. 問： 在保單復效 (Reinstatement) 後，「升級保障」會否仍然生效?

    答： 會，但不可進行 Redating。

18. 問： 客戶是否隨時可把「升級保障」轉換至終身壽險保單?

    答： 當「升級保障」批註須仍然生效時，客戶可由保單之第 9 個保單週年日或緊隨著受保人 64 歲生日後之保單週年日（以最先者為準）起，把「升級保障金額」的餘額轉換至終身壽險保單，惟需符合公司當時之轉換規則及視乎當時可供的產品選擇而定。而在轉換後，「升級保障」內的所有保障將停止生效。

    公司會於可以開始轉換時通知客戶。請注意，根據現行規則，只有體檢評級 MR”D”或以下及職業評級 US$7.5 per mil 以下的受保人方擁有此轉換權。

19. 問： 現時危疾附加契約的總保額不可超過基本保額的 5 倍。如客戶選擇於「加裕倍安保」或「加裕倍安保 (加強版)」加上危疾附加契約，「升級保障金額」會計算在 5 倍限額之內嗎?

    答： 不會。「升級保障金額」不會計算在危疾附加契約的總保額之內，亦不會計算在基本保額之內。例子：

    - 「加裕倍安保」基本保額：10,000 美元
    - 「升級保障金額」：5,000 美元
    - 最高可附加之危疾附加契約總保額：50,000 美元

    請注意，雖然「升級保障金額」不會影響可附加之危疾附加契約總保額，但仍須計算在危疾產品個人最高投保額 (150 萬美元)之內。

有關「癌症多重賠償」(只適用於「加裕倍安保 (加強版)」)

20. 問： 「癌症多重賠償」有生存期的要求嗎?

    答： 有。受保人需在下一次癌症診斷日期後仍然生存最少 15 天。

21. 問： 若受保人在確診第一次癌症超過 3 年 (例如在 10 年後)，再患上第二次癌症，「癌症多重賠償」會作出賠償嗎?

    答： 會。

22. 問： 假設受保人在第一次癌症後獲得危疾賠償，3 年後身故，「癌症多重賠償」會作出賠償嗎?

    答： 不會。「癌症多重賠償」只會就下一次癌症而作出賠償，而不會作出身故賠償。

23. 問： 若受保人確診癌症以外的嚴重疾病 (例如心臟病或中風)，他仍可享有「癌症多重賠償」嗎?

答： 不可以。「癌症多重賠償」只會在保單就癌症作出危疾賠償後才生效。

24. 問： 假設受保人就須作手術之腦動脈瘤接受手術並獲原有基本保額的 50%作危疾賠償，其後再確診癌症並獲餘下原有基本保額的的 50%作危疾賠償，他仍可享有「癌症多重賠償」嗎？

答： 可以，若受保人再患上第二及第三次癌症，可透過「癌症多重賠償」可獲得額外高達基本保額的 160%。

25. 問： 「癌症多重賠償」是否包括屬於「原狀危疾」(“Grandfathered Critical Illness”)之癌症？

答： 此保障並不包括屬於「原狀危疾」(“Grandfathered Critical Illness”)之癌症，但危疾賠償則包括，即第一次癌症可以是「原狀癌症」，第二及第三次癌症則不可以。

26. 問： 「癌症多重賠償」就前列腺腫瘤或甲狀腺腫瘤的保障至受保人 70 歲便會終止。此處所指的前列腺腫瘤及甲狀腺腫瘤的定義是甚麼？

答： 此處所指的是符合公司「癌」的定義的甲狀腺腫瘤及前列腺腫瘤，即：

- 甲狀腺腫瘤：根據 TNM 評級系統，任何在組織學上被界定為 T1N0M0 以上級別
- 前列腺腫瘤：根據 TNM 評級系統，任何在組織學上被界定為 T1c 或以上級別

27. 問： 「癌症多重賠償」的索償證明要求是甚麼？

答： 跟隨現行就癌症的索償證明要求。

其他

28. 問： 「進泰安心保 2」、「加裕倍安保」及「加裕倍安保 (加強版)」下之疾病定義是否相同？

答： 是，而這 3 項計劃的疾病數目及定義皆與「多重進泰安心保」(SCP) 相同。

29. 問： 「進泰安心保 2」、「加裕倍安保」及「加裕倍安保 (加強版)」下的原位癌及經皮穿刺冠狀動脈介入 (即通波仔) 的個人最高賠償限額為 45,000 美元或 360,000 港元/澳門幣。若客戶同時受保於其他計劃 (例如「泰然安心保 2」，限額為 30,000 美元或 240,000 港元/澳門幣)，每分保單的個人最高賠償限額應如何計算？

答： 賠償需符合 2 項限額：

- 每份計劃各自的最高個人限額
- 總最高個人限額按兩者較高的最高個人限額為準

(d) 計劃轉換/定期保險轉換

30. 問： 「多重安心保」(MCP2)及「多重進泰安心保」(SCP) 的客戶可否轉換至「進泰安心保 2」、「加裕倍安保」或「加裕倍安保 (加強版)」？

答： 不可以。只有「泰然安心保 2」(ECP2)及「進泰安心保」的客戶才可轉換至「進泰安心保 2」，而「加裕倍安保」及「加裕倍安保 (加強版)」則不接受任可「安心保」系列的轉換，詳情請參閱 XI. 現有客戶之安排。

31. 問： 「泰然安心保 2」(ECP2)及「進泰安心保」(PCP) 已包括原位癌及經皮穿刺冠狀動脈介入 (即通波仔)，在轉換至「進泰安心保 2」後，新增的個人最高賠償限額 (45,000 美元或 360,000 港元/澳門幣) 是否需要有 90 日的等候期？

答： 是。例子：

假設客戶由 PCP 轉換至 PCP2，並不幸需要進行「通波仔」手術。

計劃	計劃下之 個人最高賠償限額
舊計劃: PCP	30,000 美元
新計劃: PCP2	45,000 美元

個人最高賠償限額將視乎其他「通波仔」手術的狀況於何時出現：

狀況出現的日期		用作計算賠償之 個人最高賠償限額
計劃轉換前		30,000 美元
計劃 轉換後	**PCP2 的繕發日期起計 90 日內**	30,000 美元
	PCP2 的繕發日期起計 90 日後	45,000 美元

32. 問： 若客戶由定期保險轉換至「加裕倍安保」或「加裕倍安保 (加強版)」，「升級保障」是否需要有 90 日的等候期？

答： 是。

AIA Hong Kong

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Memo

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

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

The Launch of Smart Care Pro and Prime Care Rider

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

「多重進泰安心保」具有以下重點：

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

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

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

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

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Kowloon, Hong Kong
T: (852) 2881 3333

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Memo

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

Key points of Smart Care Pro are as follows:

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

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

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

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

Best regards,

Chow Wai Chuen
Product Strategy and Management Department

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附件：產品推出時的各項安排

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

Enclosure: Launch Arrangement

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

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

1. 產品定位

(a) 不同人生階段的危疾保障需要



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

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

(b) 危疾保障產品特色一覽



多種危疾產品所提供的保障概述如下：

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

*亦包括為「須作手術之腦動脈瘤」而設的 50%危疾保額。

(c) 危疾保障方案及配對

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

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

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

2. 「多重進泰安心保」及「進泰附加契約」- 保障疾病更多元化

早期危疾保障主題延伸：

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



4 項新增的早期危疾 (精神病及腦退化症相關疾病)

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

3 項新增的嚴重兒童疾病

- 自閉症
- 因疾病或受傷導致智力缺陷
- 嚴重哮喘

市場首創

嚴重阻塞性睡眠窒息症

嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症

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



市場首創

嚴重精神病

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



早期腦退化症包括亞爾茲海默氏症

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



自閉症

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



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

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

3. 全新一站式產品 –「多重進泰安心保」

(a) 主要銷售重點

全面的一站式計劃

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



齊全的早期危疾保障

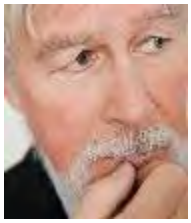
「多重進泰安心保」提供的保障包括微創手術、糖尿併發症及新增的精神病及腦退化症相關疾病。

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


自閉症


嚴重哮喘


嚴重精神病


早期腦退化症


嚴重睡眠窒息症

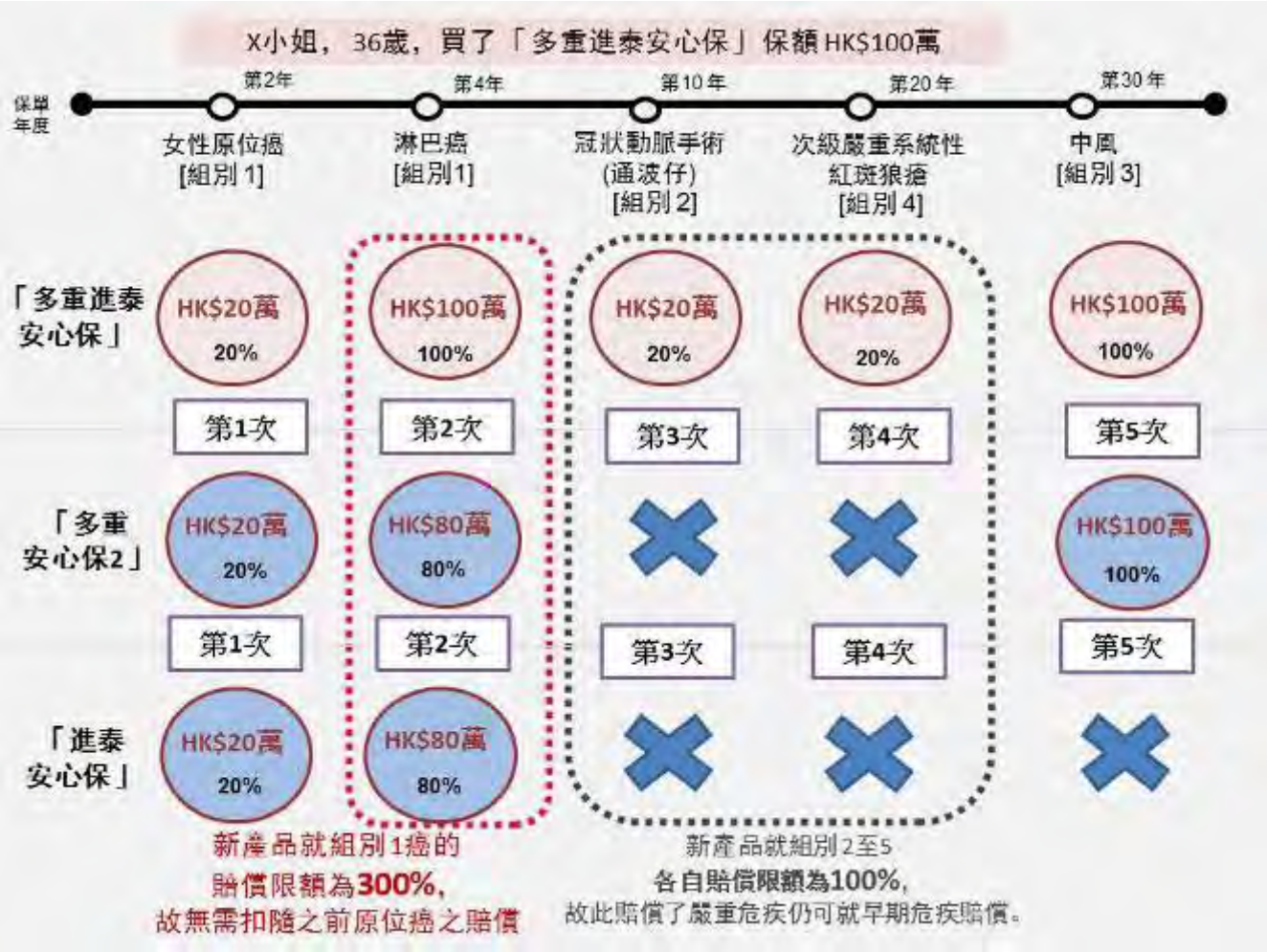
在嚴重危疾賠償後，仍可索取早期危疾或嚴重兒童疾病賠償

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

持續的保障

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

(b) 多重賠償舉例



賠償與賠償之間的等候期要求之詳情，請參閱附錄一 A 部份。

(c) 保費率比較 – 「多重進泰安心保」 與「多重安心保 2」

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

每千元 (美元)保額的 年繳保費 (非吸煙者)

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

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

4. 進泰附加契約 (適用於「多重安心保」及「泰然安心保」系列保單持有人)

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

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

保障最高可達 100 歲!

有關進泰附加契約詳情，請參閱**附錄二**。

^ 除「骨質疏鬆症連骨折」保障至 70 歲外。

* 只適用於澳門繕發之保單。

5. 銷售個案

個案一：一家大細靠哂您 （精明「財」俊）

Eddie Chan 38 歲 /男性

職業: 高級產品銷售經理

綽號: 超人 Daddy

背景：

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

面對問題：

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

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

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

「多重進泰安心保」賠償：

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

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

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

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

個案二：原來高處未算高 （精明「財」俊）

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

背景：

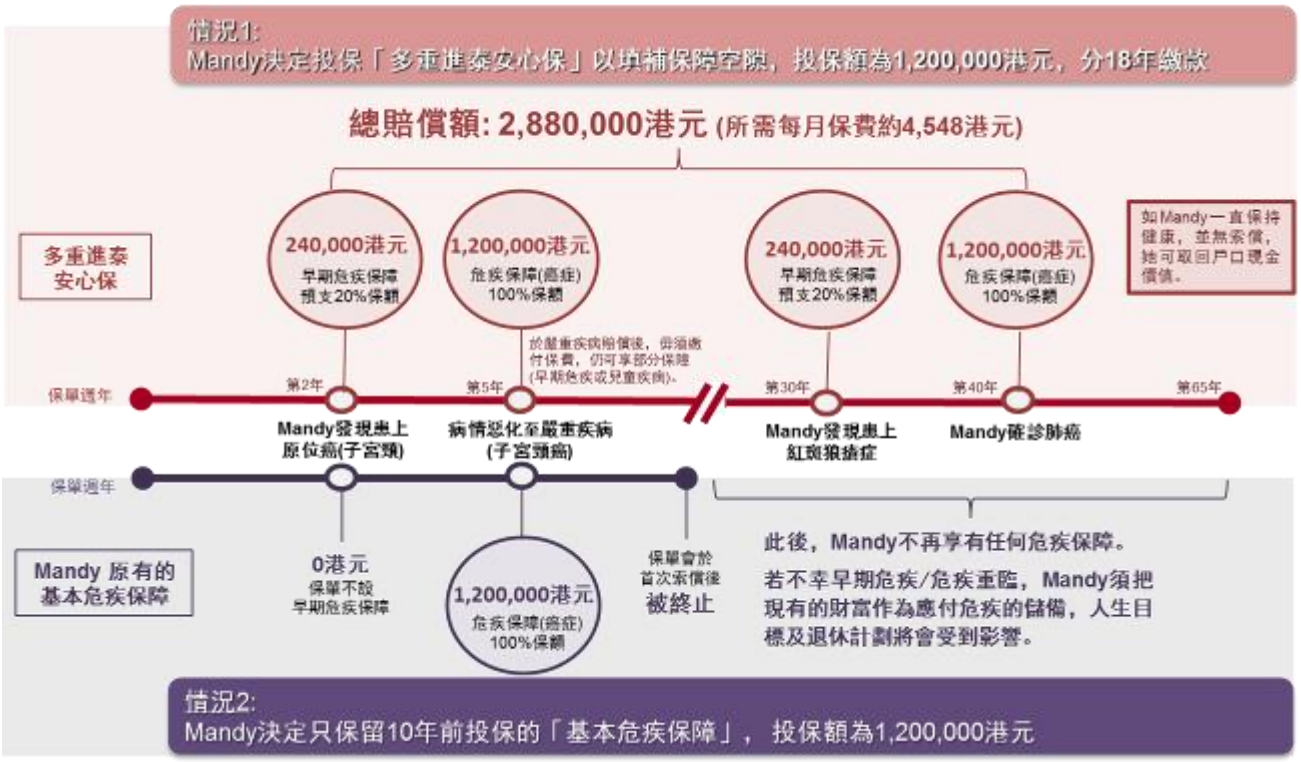
- 單身貴族
- 「3 高」專業人士- 學歷高、職位高、要求高
- 投身社會剛滿 10 年。初入職場時， 她曾向投身保險業的大學同學購買了一份「基本危疾保障」投保額為 1, 200, 000 港元。

面對問題：

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

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

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



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

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

6. 與市場相近產品比較

與保記比較

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

與盛記比較

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

與宏記比較

- 宏記並沒有提供多重賠償的危疾產品。

* 非保證

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

(a) 產品保費比較

灰色部分代表 AIA 保費較低。

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

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

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

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

(b) 產品特點比較

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

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

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

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

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

@ 「癌症清除日」定義為根據醫學報告，病人經治療後再沒有癌症的徵狀或病徵。

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

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

(c) 保障 – 早期危疾

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

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

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

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

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

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

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

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

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

市場產品比較之註解及聲明

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

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

有關數據及資料搜集聲明

此文件是友邦經搜集內外數據及資料設計及製作而成，僅作提供資料及參考用途，不應視作內容提及的任何保險產品之邀請、建議或要約。於準備及/或更新此文件時，友邦將盡力確保資料內容準確、完整及為最新的資訊，但不會就資料來源的準確性、完整性及適時性或因而引致的任何索償及/或損失負上責任及作出任何擔保或保證。此文件所提的任何意見或所載的任何資訊均是以一般情況作為基礎，讀者不應將之視作建議。AIA 保留權利隨時更改及修改此文件載列之意見及資料，而毋須發出任何預先通知。就此文件之主題作出任何決定前，建議向適當的專業人士（如醫生、營養師、理財顧問或律師等）尋求獨立意見。AIA 明確表明概不因他人使用或詮釋此文件載列的資料而承擔任何責任。

7. 投保申請貼士

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

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

保戶服務，包括：

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

須注意以下申請書要求：

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

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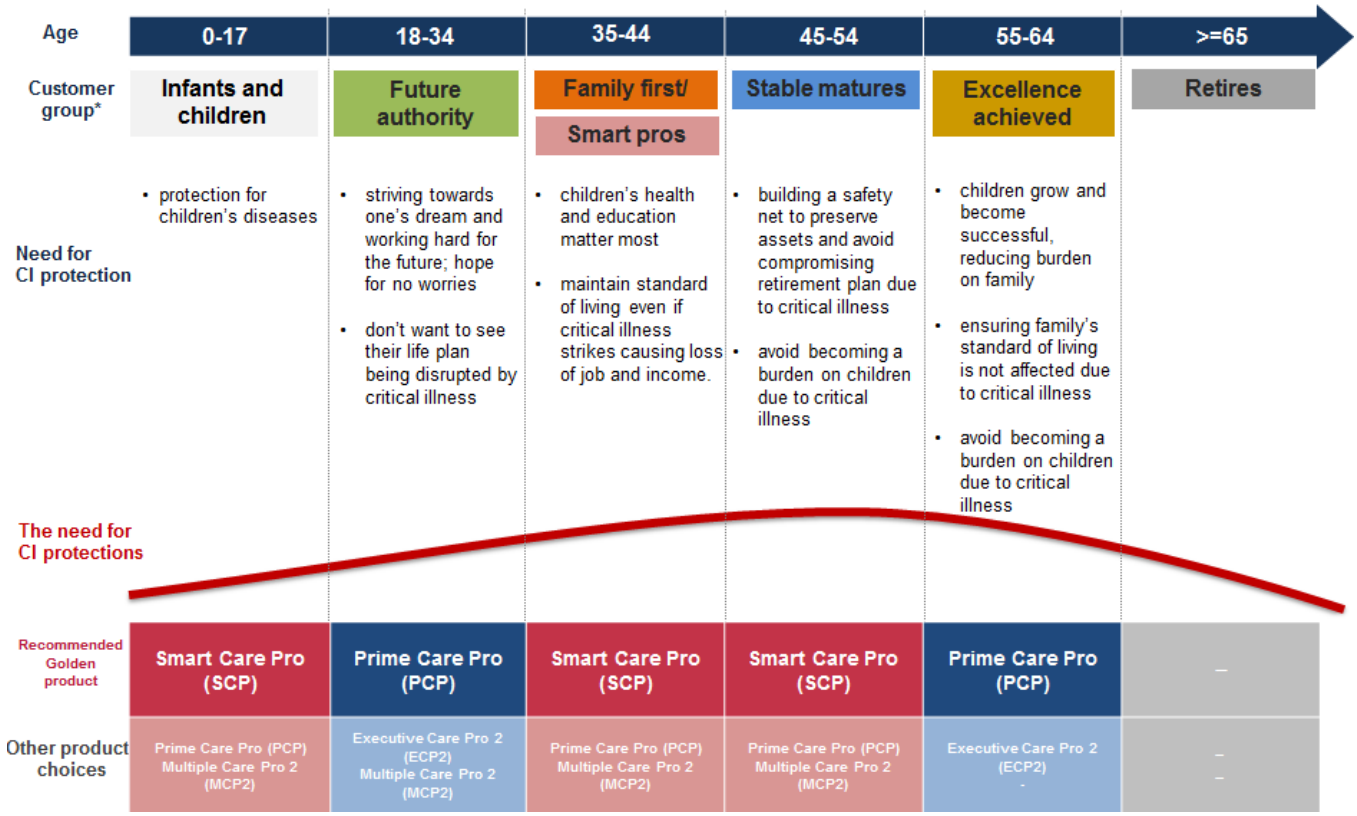
1. Product Positioning

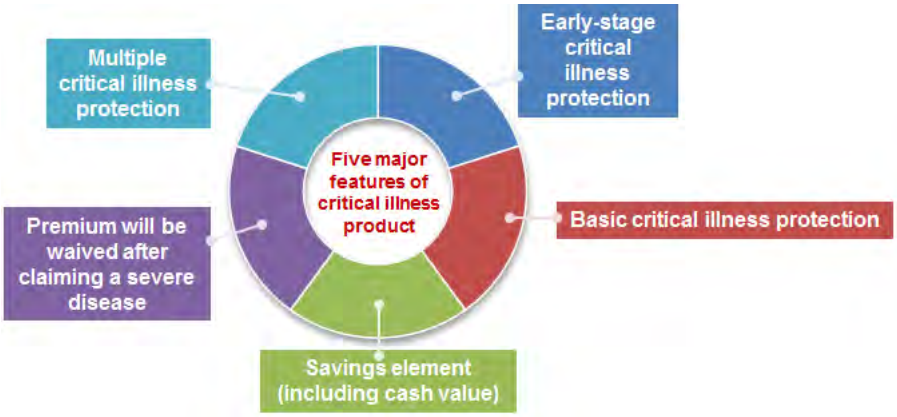
(a) The need for critical illness protection at different stages of life



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

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

(b) Features of critical illness products



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

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

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

(c) Critical illness solutions and matching

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

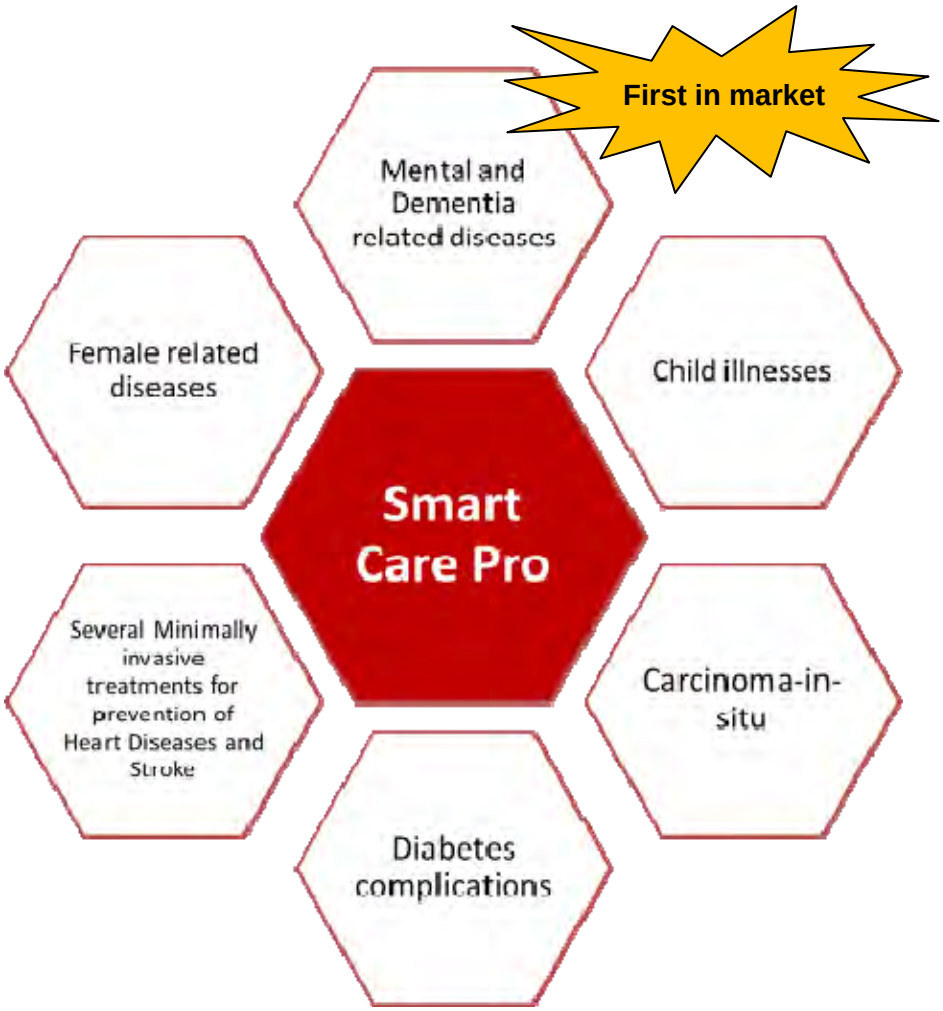
* The classification of major customer groups is based on a market survey regarding customer groups conducted in September 2013 by Oracle Added Value Limited (OAV), a market research company

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

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

Extension of Early Stage Critical Illness coverage:

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



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

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

3 New Severe Child Diseases (Child Illnesess)

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

First in market

Severe Obstructive Sleep Apnea
Severe Central or Mixed Sleep Apnea



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

First in market

Severe Psychiatric Illness



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

Early Stage Dementia including Early Stage Alzheimer's Disease

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



Autism

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



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

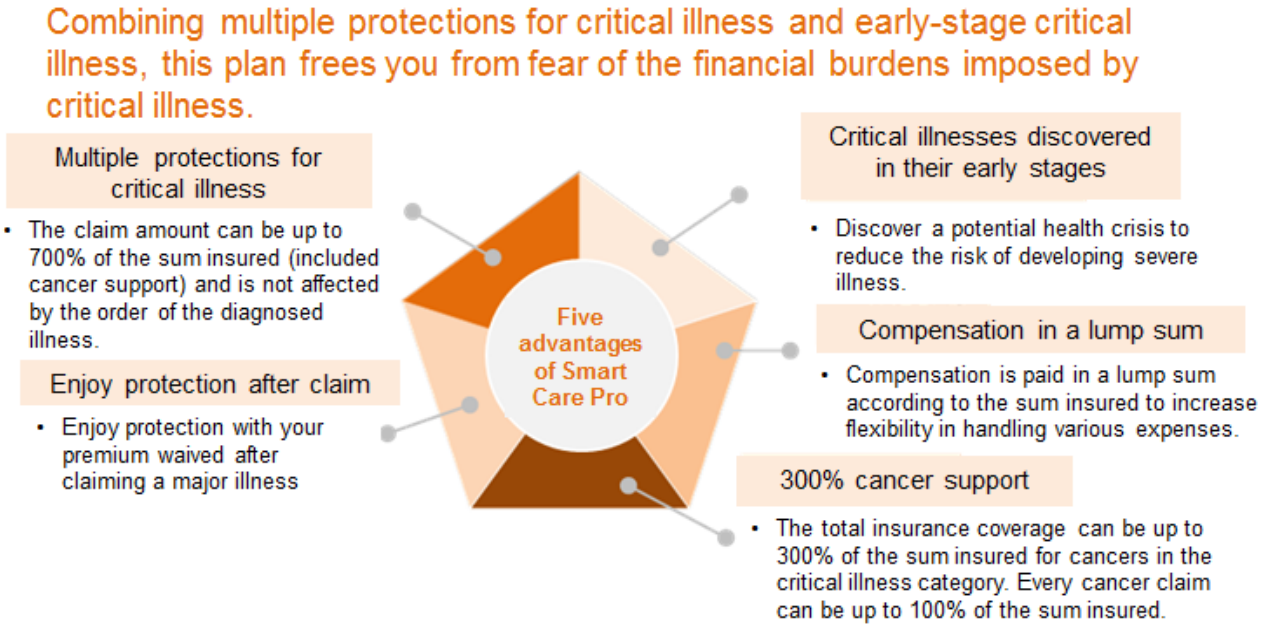
Remarks: Above information is collected by AIA internally and for reference only. For details, please refer to Disclaimer for the Data and Information Gathered in the material.

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

(a) Key Selling Points

Comprehensive all-in-one plan

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



Comprehensive Early Stage Critical Illness Protection

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

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

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



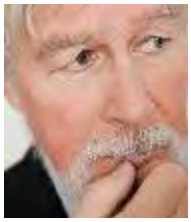
Autism



Severe Asthma



Severe Psyciatric Disease



Early Stage Dementia



Severe Sleep Apnea

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

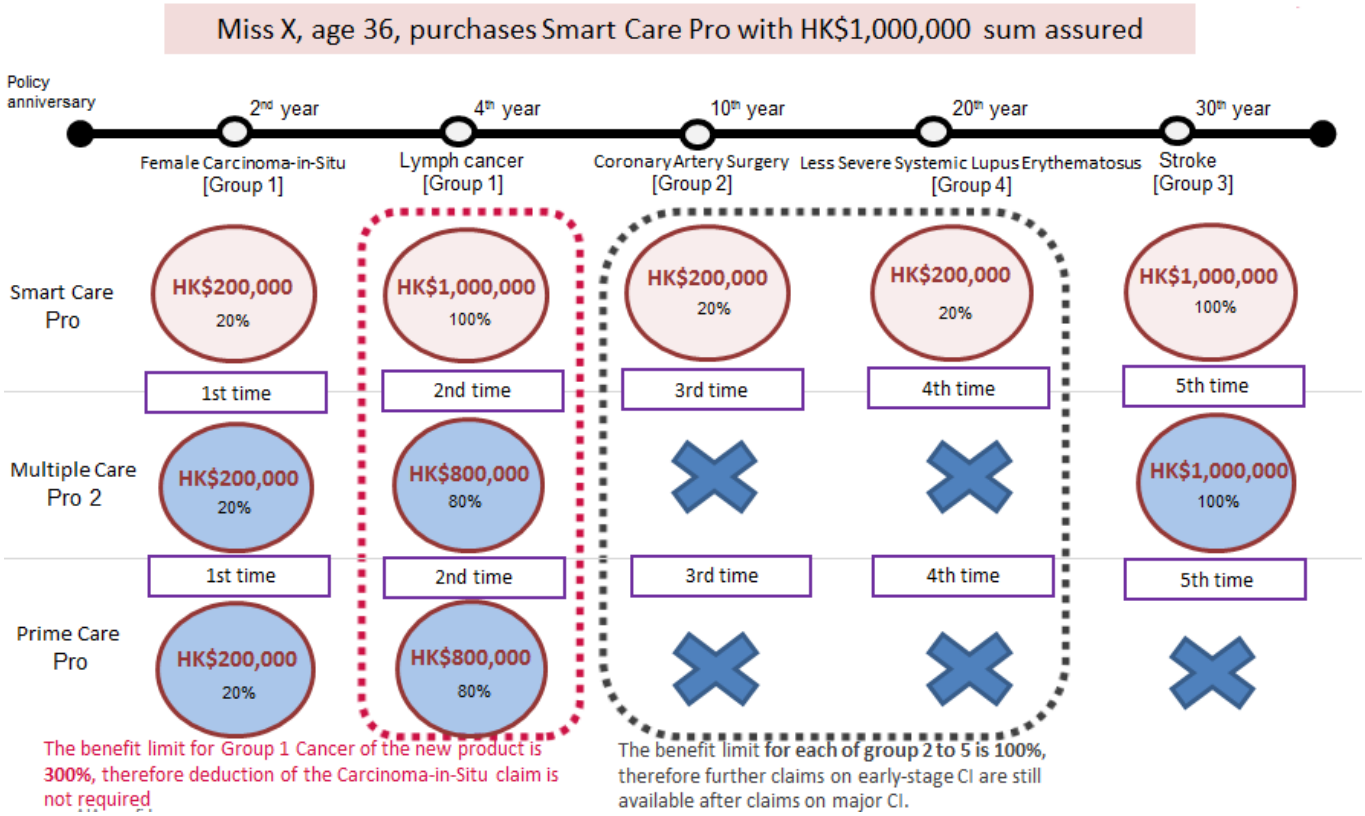
For example, after a claim on Stroke, a claim on Percutaneous Coronary Intervention can be made. Or after a claim on Cancer, a claim on Carcinoma-in-situ can be made.

Continuous protection

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

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

(b) Multiple claims illustrative example



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

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

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

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

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

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

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

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

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

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

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

* Only applicable for the policy issued in Macau.

5. Sales stories

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

Eddie Chan, Age 38, Male

Occupation: Senior product sales manager

Nickname: Superdaddy

Background：

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

Health Problem：

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

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

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

Claims of Smart Care Pro:

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

Benefit amount can cover the total expenses.

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

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

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

Case 2：Always climbing (Smart Pros)

Mandy Liew Age 35, Female

Occupation: Interior designer

Nickname: Happy sister

Background:

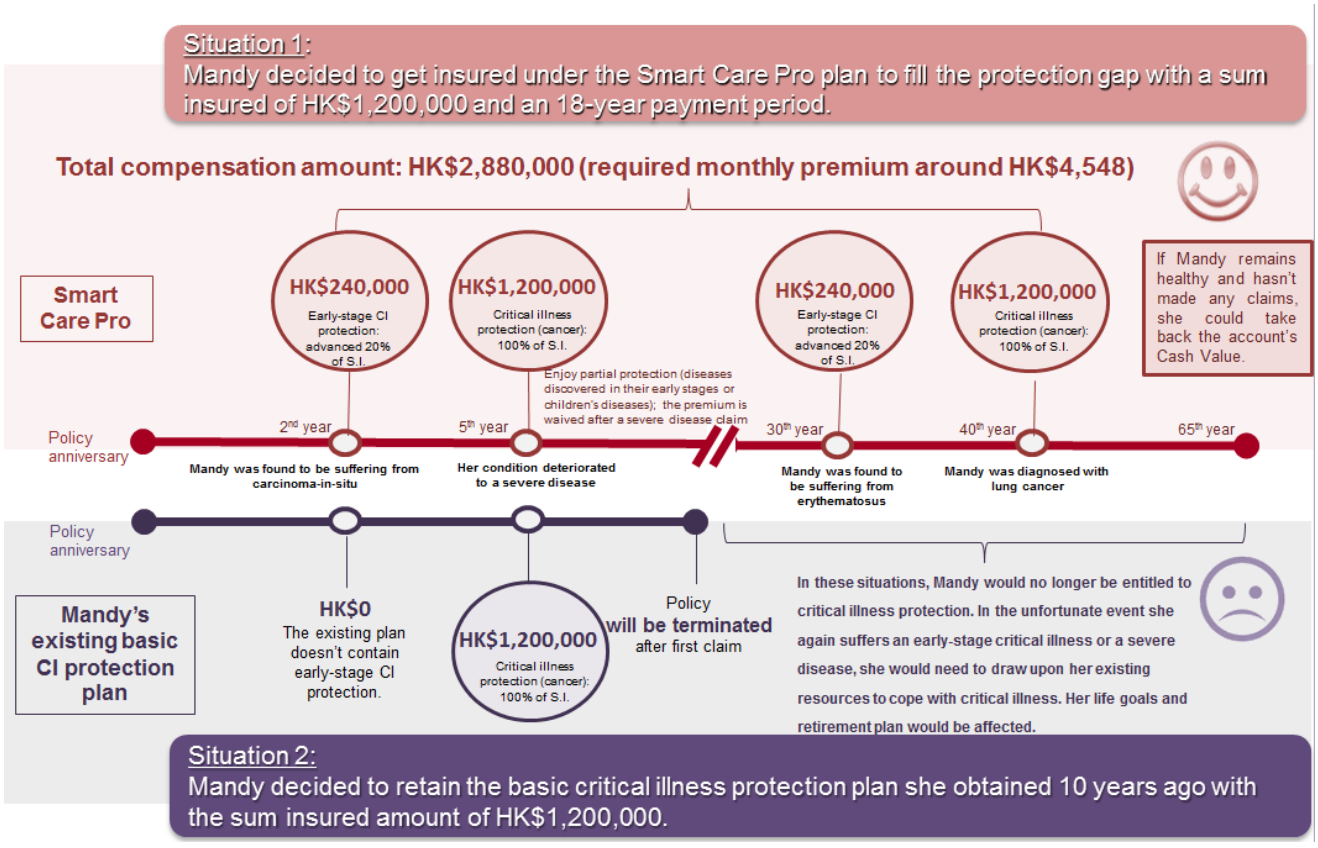
- Single
- Professional with three "'H's": a high educational background, a high job position and high ambitions.
- When Mandy entered the working world 10 years ago, she purchased a basic critical illness protection plan from her college classmate who worked in insurance company. The sum insured for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

Potential Problem：

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

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

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



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

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

6. Comparison with Similar Products in Market

Comparison with PrX

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

Comparison with AXX

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

Comparison with ManuX

- ManuX does not have multiple claim CI products.

* Non-guaranteed

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(a) Comparison of product premium

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

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

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

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

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

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

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

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

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

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

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

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(c) Benefits – Early Stage Critical Illness

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

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

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

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

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

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Market Product Comparison Remarks & Disclaimer

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

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7. Tips for Applications

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

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

Policyowner Service (POS) includes:

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

please take note of the requirement of Application Form below:

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

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附錄一:「多重進泰安心保」基本計劃產品資料介紹

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

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

A. 利益：

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

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

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

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

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

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

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

5 不包括須作手術之腦動脈瘤。

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

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

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

B. 保費：

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

C. 產品細節:

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

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

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

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

D. 核保規則:

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

E. 保戶服務行政指引:

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

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

F. 佣金:

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

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

G. 其他:

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

附錄二:「進泰附加契約」產品資料介紹

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

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

A. 利益：

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

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

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

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

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

B. 保費：

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

C. 產品細節:

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

D. 核保規則:

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

E. 保戶服務行政指引:

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

F. 佣金:

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

G. 其他:

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

Appendix 1: Product Descriptions for Smart Care Pro

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

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

A. Benefit:

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

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

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

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

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

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

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

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

5 Excluding Cerebral Aneurysm Requiring Surgery.

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

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

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

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

B. Premium:

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

C. Product Particulars:

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

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

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

D. Underwriting Guidelines:

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

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

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

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

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

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

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

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

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

Macau:
Life and Personal Accident Insurance Application Form – OPMCUF13

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

E. POS Guidelines:

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

F. Agent Compensation:

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

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

G. Others:

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

Appendix 2: Product Descriptions for Prime Care Rider

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

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

A. Benefit:

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

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

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

B. Premium:

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

C. Product Particulars:

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

D. Underwriting Guidelines:

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

E. POS Guidelines:

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

F. Agent Compensation:

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

G. Others:

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

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

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

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

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

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

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

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

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

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

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

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女性，40 歲，非吸煙，投保額=美元 75,000，繳付年期=18/20 年作比較

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

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

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

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

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

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

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

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

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

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

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

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

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

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保證回報率Guaranteed Yield

基於以上之比較，「多重進泰安心保」的保證回報率
均高於大部份主要競爭對手*

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

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

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

市場產品比較之註解及聲明

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

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Market Product Comparison Remarks & Disclaimer

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

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

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附錄四 / Appendix 4:保費率 Premium Rates

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

只適用於 10 年繳付期
For 10-Year Pay

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

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

只適用於 18 年繳付期
For 18-Year Pay

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

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

只適用於 25 年繳付期
For 25-Year Pay

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

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

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

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

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

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

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

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

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

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

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

AIA International Limited
(Incorporated in Bermuda with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

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

00152017

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

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

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

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

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

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

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

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

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

AIA International Limited
(Incorporated in Bermuda
with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

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

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

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

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

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

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

Date 日期 (MM月/DD日/YYYY年) _____

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

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

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

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

AIA International Limited
(Incorporated in Bermuda
with limited liability)

POS Supplementary Form 保戶服務申請補充表格

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

05312013

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

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

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

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

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

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

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

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

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

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

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

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

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

AIA International Limited
(Incorporated in Bermuda
with limited liability)

POS Supplementary Form 保戶服務申請補充表格

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

05312012

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

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

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

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

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

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

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

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

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

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

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'AIA', 'the Company', 'we' or 'our' as used herein (including all appendices) refers to AIA International Limited (Incorporated in Bermuda with limited liability).

This launch pack is for reference only. Please refer to the Policy Contract for the definitions of capitalized terms, and the exact and complete terms and conditions of coverage.

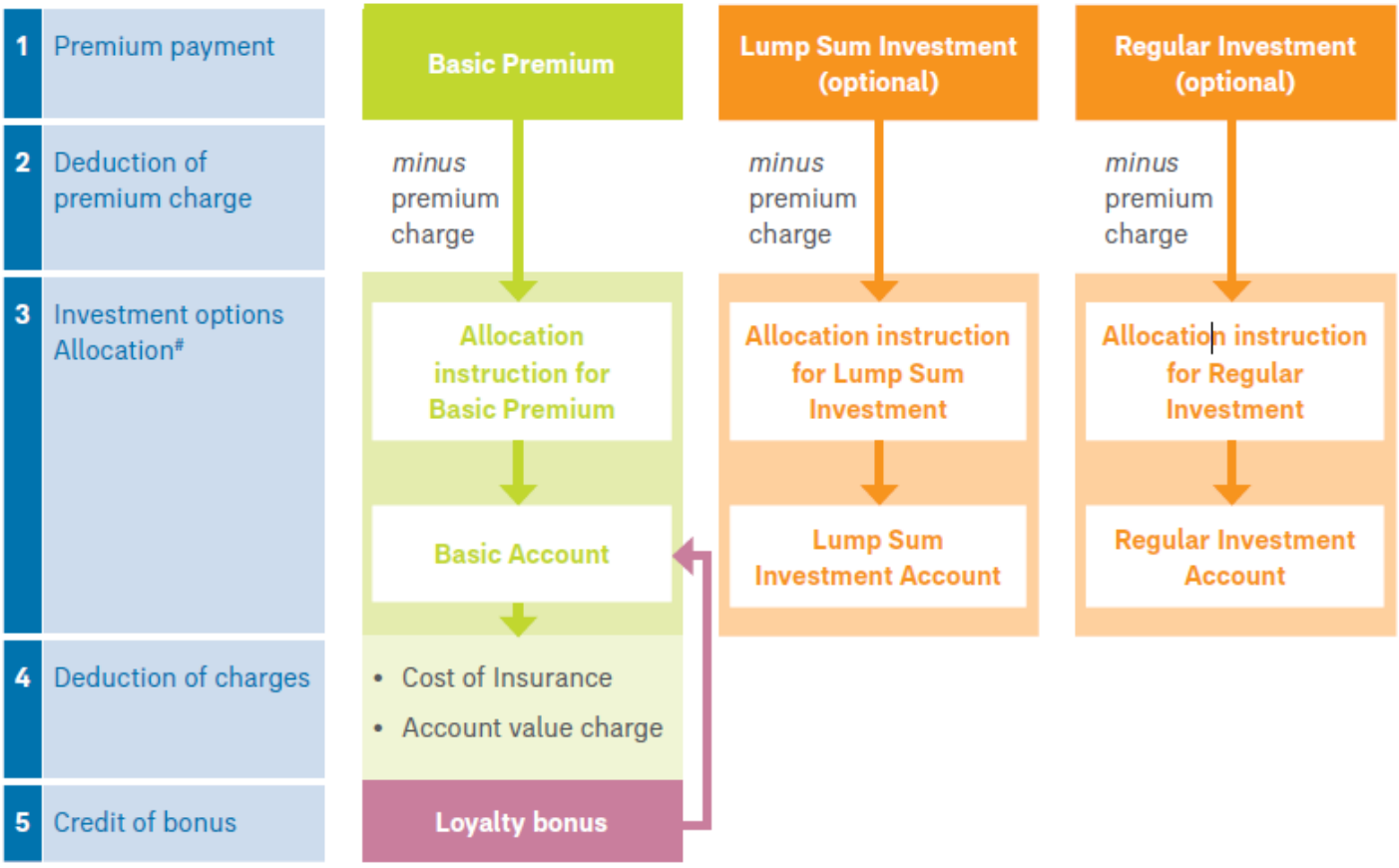
This document is for internal use only, it cannot be distributed to the public audience or Customers.

I. Target Customers

Affordable premium for protection and investment	• Applicable to customers looking for life protection with affordable premiums and would like to accumulate wealth through long-term investment.
Supplementary benefits with flexibility	• Customers wish to attach different supplementary benefits with extra premium, and enjoy comprehensive coverage ranging from medical, critical illness, accidents, disability and term life.
Widen the investment horizons	• Customers wish to widen their investment horizon, and access to the global markets, emerging markets and bond markets.
Receiving cash dividends	• Those who choose to invest in Investment Options (Cash Distribution) to aim for receiving monthly dividend (if any) but not relying on the non-guaranteed cash dividend as their main or only source of income.

II. Product Structure

U-Select is an investment-linked assurance scheme combining life insurance coverage and investment. The following diagram describes how the product works:



Underlying fund charges are reflected in the Offer Price of the respective Investment Options.

III. Key Selling Points

1) Investment with flexibility

Apart from the Basic Premium, and depending on the financial needs, customers can increase their investment and capture investment opportunities through additional lump sum investment of at least US$100 or HK$800 and /or through regular investment (annual regular investment should be at least US$100 or HK$800), new policy application is not required. Customers may also partially withdraw the account value. In times of financial difficulties, customers may also apply for premium holiday, to better manage the financial needs and make funding allocation easier.

2) Tailored death benefit

Customers may decide on the amount of life insurance coverage in need by specifying the Face Amount (subject to minimum amount requirements of US$50,000 or HK$375,000).

In the unfortunate event of death of the life insured, we will pay the beneficiary the Total Account Value plus the higher of:

(a) Face Amount; and

(b) 5% x Total Account Value

If the insured fails to survive 180 days from the date of birth, the death benefit payable will be reduced to the Total Account Value plus the higher of (a) 20% of the Face Amount; and (b) 5% of the Total Account Value.

3) Loyalty bonus – boosting the long-term account value

Provided that the Policy is in force on the 20th Policy Anniversary and policyholder has paid the Basic Premium for at least 120 policy months (whether consecutive or non-consecutive) within the first 20 Policy Years, customers will be entitled to receive a one-off loyalty bonus for which the maximum is equal to the amount of Basic Premium paid in the 1st Policy Year. AIA will also offer campaign for loyalty bonus from time to time.

Loyalty bonus will be calculated as follow:

$$\text{Loyalty Bonus} = \frac{\text{Number of months with Basic Premium paid in the first 20 Policy Years}^{\wedge}}{240} \times \text{Lowest annualised Basic Premium in the first 20 Policy Years}$$

^ The Basic Premium must have been paid for at least 120 policy months, otherwise the loyalty bonus will not be paid.

4) Supplementary benefits with flexibility

To enjoy comprehensive coverage ranging from medical, critical illness, accidents, disability and term life, customers can choose from more than 40 supplementary benefits with extra premiums. In particular, there are unit deducting riders, Cheerful Term and Cheerful Prime Care Pro, which are specially designed for U-Select. The cost of insurance of these supplementary riders will be paid through redemption of units from the account of basic plan.

5) Investment options

U-Select provides a wide range of investment options, customers can invest in different markets, investment strategies, risks and asset classes through different investment options. Among those there are a range of investment options that may distribute cash dividend. Investment options that may distribute dividends (i.e. Investment Options (Cash Distribution)) cover investment choices from different categories, including equity, bonds, and multi-assets. Monthly dividend (if any) will be made without withdrawal charge. Currently, banking fee for autopay is waived.

For details about the minimum investment amount restriction of investing in Investment Options (Cash Distribution), please refer to section **VII. Product Information - C. Product Particulars**.

6) Convertible to other policy

Conversion to other policy can be made according to the changing needs of customers, such as converting to whole life insurance plan or critical illness protection (applicable to U-Select policy with supplementary contract that provide critical illness benefits), meeting the needs of customers at all times. For details and requirements in conversion, please refer to section **IV. Conversion of U-Select and Riders to Other Policies**.

IV. Conversion of U-Select and Riders to Other Policies

Original Coverage	Convert to	Points to note
U-Select and term rider (include Cheerful Term) [1]	Whole life plan	Follow existing rule
U-Select and Cheerful Prime Care Pro The benefit of Cheerful Prime Care Pro is advancement of Face Amount; hence, the conversion must be taken place together with the Basic Plan or Cheerful Term.	Prime Care Pro 2	• Customer can convert to Prime Care Pro 2 through **simplified underwriting**, details please refer to Memo A181168 • The age of the insured must be less than 70 when exercising the conversion rights • Conversion is available to an insured with Medical Rating of D or below; and Flat rating below 7.5/M • This conversion rights can only be exercised after the policy has been in-force for two years
	Executive Care Pro 2, Multiple Care Pro 2 & Smart Care Pro	• Follow existing rule • Client has to acknowledge that the number of critical illness covered will be reduced；and • There will be 90 days waiting period on male cancer for Executive Care Pro 2, Multiple Care Pro 2 and Smart Care Pro.
Term Rider (including Critical Illness)	Prime Care Pro 2	• Follow existing rule • Since PCP2 provides plan 100 only，SCIP Pro or other Critical Illness term products with plan 80 will need to follow normal underwriting (including medical and financial underwriting) in order to be converted into PCP2 • For new covered illnesses and limits: o 90 days of waiting period applies o All pre-existing condition before the effective date of the PCP2 policy will not be covered • Please refer to Memo A160343 for details
	Executive Care Pro 2, Multiple Care Pro 2 & Smart Care Pro	Follow existing rule

1 Regarding conversion details of U-Select and Cheerful Term, please refer to section **VII. Production Information - I. POS Guildelines**.

V. Commission

	Premium Payment Year	Commission
Basic Premium	1	50%
	2	10%
	3 to 6	8.5%
	7 to 30	0.25%
	11 or after	0.3%/12 (per month) of Basic Account Value
Regular Investment and Lump Sum Investment	All policy years	2.7%

Remarks: Commission is not applicable to Cheerful Term

VI. Region

- Hong Kong and Macau
- PRC nationals applying for the policy in Hong Kong or Macau via qualified agents, terms and conditions for PRC nationals in Hong Kong and Macau must be complied with.

VII. Product Information

Product Name	U-Select (「您想」投資連繫壽險計劃)			
Region	Hong Kong and Macau			
Launch Date	1 January 2015（Hong Kong） 2 February 2015（Macau） 16 May 2019 (Introduce the Investment Options (Cash Distribution) and enhance the customer suitability assessment) (for Hong Kong and Macau)			
Plan Code	Basic/ Riders	Smoker (S)/ Non-Smoker (NS)	Plan Code	Short Name
	Hong Kong Region			
	U-Select	NS	D76P0P	PALPKNNP
	U-Select	S	D76Q0P	PALPLSNP
	Macau Region			
	U-Select	NS	D76P0N	PALPKNNN
	U-Select	S	D76Q0N	PALPLSNN
	Riders			
	CIR Pro attaching to U-Select	NS	88KR0N	CALP1NNN
	CIR Pro attaching to U-Select	S	88KS0N	CALP1SNN
	CIR Pro attaching to Cheerful Term	NS	88KV0N	CALPTNNN
	CIR Pro attaching to Cheerful Term	S	88KW0N	CALPTSNN
	Unit Deducting Riders			
	Cheerful Term	NS	577P05	TOLAYNN5
	Cheerful Term	S	577Q05	TOLAYSN5
	Cheerful Prime Care Pro on Basic	NS	88KH0N	CALUGNNN
	Cheerful Prime Care Pro on Basic	S	88KI0N	CALUGSNN
	Cheerful Prime Care Pro on Term	NS	88KP0N	CALUYNNN
	Cheerful Prime Care Pro on Term	S	88KQ0N	CALUYSNN
Policy Number Prefix			Only applicable to PRC nationals applying for Policy in Hong Kong or Macau	
	Hong Kong	B02xxxxxxx B72xxxxxxx	G13000000X - G13029999X G16000000X - G16029999X G19000000X - G19029999X	
	Macau	B490xxxxxx	G42300000X - G42329999X	

A. Benefits

1. Death benefit	Total Account Value + the higher of: (a) Face Amount; and (b) 5% x Total Account Value <u>Juvenile Lien</u> If the insured fails to survive 180 days from the date of birth, the death benefit payable will be reduced to the Total Account Value plus the higher of (a) 20% of the Face Amount; and (b) 5% of the Total Account Value. The supplementary contract sum assured for the purpose of calculating the death benefit of any supplementary contract will also be reduced to 20% of the supplementary contract sum assured.
2. Cost of Insurance	YRT
3. Surrender Benefit	Surrender Value = Total Account Value (There is no surrender charge)
4. Loyalty Bonus	Provided that the Policy is in force on the 20th Policy Anniversary and policyholder has paid the Basic Premium for at least 120 policy months (whether consecutive or non-consecutive) within the first 20 Policy Years, he/she will be entitled to receive a one-off loyalty bonus for which the maximum is equal to the amount of Basic Premium paid in the 1st Policy Year. The loyalty bonus will be credited by way of Units allocated to the Basic Account. The loyalty bonus will be reduced if premium holiday has been exercised or the Basic Premium has been reduced in the first 20 Policy Years. In the event that a premium holiday has been exercised, the loyalty bonus will be adjusted in proportion to the number of months of Basic Premium payments made during the first 20 Policy Years. If the Basic Premium has been reduced (e.g. due to reduction of Face Amount of the Basic Policy) in the first 20 Policy Years, the loyalty bonus will be based on the lowest reduced annualised Basic Premium in the first 20 Policy Years. AIA will also offer campaign for loyalty bonus from time to time. $$\textbf{Loyalty Bonus} = \frac{\textbf{Number of months with Basic Premium paid in the first 20 Policy Years}^{\wedge}}{\textbf{240}} \times \textbf{Lowest annualised Basic Premium in the first 20 Policy Years}$$ ^ The Basic Premium must have been paid for at least 120 policy months, otherwise the loyalty bonus will not be paid. The loyalty bonus will be credited to the Basic Account by allocating Units in proportion to the latest allocation instructions at the Offer Price on the next appropriate Valuation Day after the 20th Policy Anniversary. The loyalty bonus forms part of the Basic Account Value and is subject to fees and charges of the policy applicable to the Basic Account. In the event that the Policy is terminated due to death of the insured and there is any loyalty bonus entitled that has not been credited to the Basic Account, the policyholder will still receive the loyalty bonus.

5. Conditional 10-year No Lapse Privilege	In case of poor performance of the investment options selected, the Total Account Value may fall significantly. With the conditional 10-year no lapse privilege, the Basic Policy and the Unit Deducting Supplementary Contracts (if any) shall guarantee to remain in force in the first 10 Policy Years even if the Total Account Value is insufficient to cover the COI and the account value charge of the Basic Account, provided that the following conditions are met in the first 10 Policy Years: (i) no premium holidays have been exercised; (ii) no partial withdrawals have been made from the Basic Account; and (iii) policy has not been lapsed and reinstated before. However, once the conditional 10-year no lapse privilege expires at the 10th Policy Anniversary or terminates (when fail to satisfy either of the above conditions), the conditional 10-year no lapse privilege will cease permanently. When the conditional 10-year no lapse privilege has ceased and the Total Account Value is insufficient to cover the COI and account value charge, the Policy will Lapse if policyholder do not make sufficient payment of premiums to increase the Total Account Value so as to pay the monthly fees and charges due. Please note that the conditional 10-year no lapse privilege is not applicable to reinstated policies.

B. Premiums

1. Basic Premiums

Basic Premium is the premium of the Basic Policy which pays regularly while the Policy is in force. The premium amount of Basic Policy is subject to the Face Amount selected, insured's Issue Age, gender, smoking status and class of risk.

Basic Premium is subject to premium charge in the first 6 Premium Payment Years. After deducting the premium charge from each Basic Premium received, the remainder shall be used to subscribe Units in accordance with customer's selection of investment option(s) at the relevant Offer Price on the next appropriate Valuation Day following the day of our receipt of such Basic Premium. Such Units will be notionally allocated to the Basic Account. Investment Options (Cash Distribution) are not available for selection through allocation of Basic Premium. For the details of the premium charge, please refer to **D. Fees and Charges**.

2. Regular Investment

- Regular Investment is optional.
- Can be increased or decreased at any time (subject to minimum amount requirement).
- After deduction of the premium charges from each Regular Investment, the remainder shall be used to subscribe Units in accordance with customer's selection of investment option(s) at the relevant Offer Price on the next appropriate Valuation Day following the day of our receipt of such premium. Such Units shall be notionally allocated to the Regular Investment Account. For the details of the premium charge, please refer to **D. Fees and Charges**.
- The minimum amount of Regular Investment for dealing of an Investment Option is currently set as follows:

Payment Mode	**Min Regular Investment (US$/ HK$)***
Annual	100 / 800
Semi-Annual	50 / 400
Quarterly	25 / 200
Monthly	8.33 / 66.64

*Actual amount may subject to rounding difference.

- For dealing of an Investment Option (Cash Distribution), the minimum amount of Regular Investment is as follows:

Payment Mode	**Min Regular Investment (US$/ HK$)**
Annual	24,000 / 192,000
Semi-Annual	12,000 / 96,000
Quarterly	6,000 / 48,000
Monthly	2,000 / 16,000

Please refer to **F. Introduce the Investment Options (Cash Distribution)** for more details of the Investment Options (Cash Distribution).

Note: Please refer to the latest requirements before any new application / change in Regular Investment.

3. Lump Sum Investment	● Lump Sum Investment is optional. ● May be contributed at any time while the policy is in force. ● The minimum amount of each Lump Sum Investment is currently set as US$100/ HK$800. ● For dealing of an Investment Option (Cash Distribution), the minimum amount of Lump Sum Investment is US$2,000 or HK$16,000. For the details of the Investment Options (Cash Distribution), please refer to **F. Introduce the Investment Options (Cash Distribution)**. ● After deduction of the premium charges, the remainder shall be used to subscribe Units in accordance with customer's selection of investment option(s). For the details of the premium charge, please refer to **D. Fees and Charges**. ● Only Bankdrafts and personal cheques will be accepted for the payment of Lump Sum Investment. Bankdrafts / personal cheques should be accompanied by "Request for Investment-Linked Assurance Scheme (ILAS) Services (For Cheerful Life/ U-Select)" stating the payment is Lump Sum Investment. ● When paying a Lump Sum Investment during premium holiday, we will: (i) deduct from the Lump Sum Investment an amount equal to Basic Premium and premium of Unit Deducting Supplementary Contracts of the selected payment mode to pay one modal Basic Premium; thereafter (ii) apply the applicable premium charges on the Basic Premium, premium of Unit Deducting Supplementary Contracts and any remaining Lump Sum Investment respectively; and then (iii) use the net premiums to purchase notional Units at the Offer Price on the next appropriate Valuation Day. Such Units will be allocated to the Basic Account and Lump Sum Investment Account respectively. Note: Please refer to the latest requirements before any new application Lump Sum Investment.
4. Non-Smoker Discount	Not applicable
5. AIA Vitality Discount	Not applicable
6. Size Adjustment	Not applicable

C. Product Particulars

1. Issue Age	Insured: 15 days to 70 Policy Owner: 18 to 70
2. Premium Structure	• Basic Premium • Regular Investment (optional) • Lump Sum Investment (optional)
3. Payment Mode	Annual/ Semi-annual/ Quarterly/ Monthly
4. Minimum Face Amount	US$50,000/ HK$375,000
5. Premium Payment Term	Whole life
6. Currency	US$ / HK$
7. Product Type	Investment-linked Assurance Scheme
8. Benefit/ Policy Term	Whole life
9. Premium Holiday	To give customers more flexibility, customer can temporarily suspend paying Basic Premium and Regular Investment (if applicable) by applying for a premium holiday from the 3rd Policy Year onwards as long as the Total Account Value is sufficient to cover: ● COI for the Basic Policy and Unit Deducting Supplementary Contracts (if any); ● Account value charge of the Basic Account; and ● Premiums of Supplementary Contracts (if any) During premium holiday, COI for the Basic Policy and Unit Deducting Supplementary Contracts (if any) and account value charge of the Basic Account will continue to be deducted from the Basic Account monthly while the Policy is in force. The premiums of Supplementary Contracts (if any) will be deducted from the Basic Account following the payment mode of the Policy. When the Basic Account is insufficient to pay for the COI, account value charge or premiums of Supplementary Contracts (if any), the outstanding amounts will be deducted from the Regular Investment Account followed by Lump Sum Investment Account. Hence, the Total Account Value will be significantly reduced and this may therefore lead to a reduction in the death benefit and loyalty bonus. Furthermore, if the Total Account Value is insufficient to cover such fees and charges, the Policy will Lapse and the customer will lose all the investments. Once premium holiday has been exercised, the conditional 10-year no lapse privilege will cease and will no longer be applicable regardless of subsequent resumption of premium payment or reinstatement. In addition, grace period will not be applicable during premium holiday but will be resumed upon subsequent resumption of premium payment. During premium holiday, payment(s) to both Basic Premium and Regular Investment are suspended while at the same time, we will not accept a Lump Sum Investment which is lower than the Basic Premium of the selected payment mode. When paying a Lump Sum Investment during premium holiday, we will: (i) deduct from the Lump Sum Investment an amount equal to Basic Premium and premium of Unit Deducting Supplementary Contracts of the selected payment mode to pay one modal Basic Premium; thereafter (ii) apply the applicable premium charges on the Basic Premium, premium of Unit Deducting Supplementary Contracts and any remaining Lump Sum Investment respectively; and then (iii) use the net premiums to purchase notional Units at the Offer Price on the next appropriate Valuation Day. Such Units will be allocated to the Basic Account and Lump Sum Investment Account respectively.

Customer may resume payment of Basic Premium, premium of Unit Deducting Supplementary Contracts and Regular Investment at any time. Please note that the premium charges of Basic Premium and premium of Unit Deducting Supplementary Contracts are based on the Premium Payment Year, not the Policy Year. When customer takes premium holiday, the Premium Payment Year will freeze until resume paying Basic Premium and premium of Unit Deducting Supplementary Contracts. Hence the Premium Payment Year will be different from the Policy Year. It means when the customer resumes paying Basic Premium and premium of Unit Deducting Supplementary Contracts, it may still be subject to premium charges if the Premium Payment Year is still within the first 6 Premium Payment Years.

Illustration of Policy Year and Premium Payment Year

Ms. Lee purchased U-Select, with Policy Date on 1 January, 2015 and chose to pay in monthly mode. She continued to pay until 1 March, 2018 and decided to take premium holiday afterwards. On 1 January, 2021, she resumed premium payment. The premium payment is still subject to premium charge. The Policy Year and Premium Payment Year are summarized as follows:

	Policy Year	Premium Payment Year
1 January 2015	1	1
1 March 2018	4 (3rd month in the 4th Policy Year)	4 (3rd month in the 4th Policy Year)
1 April 2018 to 31 December 2020	Premium Holiday	
1 January 2021	7 (1st month in the 7th Policy Year)	4 (4th month in the 4th Premium Payment Year)

The above example is hypothetical and for illustrative purposes only.

10. Partial Withdrawal	Customers can make a partial withdrawal request by indicating the number of Units (not the amount to be withdrawn) of investment option(s) they want to withdraw. After the partial withdrawal request was approved, the withdrawal amount will be calculated by multiplying the requested number of Units of investment option(s) to be redeemed by the Bid Price on the next appropriate Valuation Day. If the selected investment option(s) is/are present in more than one sub-account, the Units requested in the partial withdrawal request shall be drawn in the following order: First: Lump Sum Investment Account (if any); Next: Regular Investment Account (if any); Last: Basic Account. The minimum withdrawal amount is US$100 or HK$800 and the minimum remaining Total Account Value immediately after the payment of the withdrawn amount is US$500 or HK$4,000. If the Total Account Value immediately after the payment of the withdrawn amount falls below such minimum, customers can either cancel the partial withdrawal request or withdraw the Total Account Value by surrendering the Policy. **Please note that once the partial withdrawal has been made from the Basic Account, the customers will no longer enjoy the conditional 10-year no lapse privilege.** **After withdrawal, the Total Account Value will be reduced and this may therefore lead to a reduction in the death benefit. If the remaining Total Account Value is insufficient to pay the policy fees and charges and any premiums required to be paid under the Supplementary Contracts (if any), the Policy will Lapse.** Payment of the withdrawal amount will normally be made within one month from the date of approval of the withdrawal request.
11. Auto-Rebalancing	Not applicable
12. FlexiMoney Account	Not applicable

13. Investment Option Requirement

Depending on the risk tolerance level and investment strategies of the customers, we will allocate the net premium in one or a combination of investment options in accordance with customers' instructions in terms of percentages. Customers can assign different combinations of investment options for the Basic Premium, Lump Sum Investment and Regular Investment. For each allocation instruction:

(i) the percentage allocated to each selected Investment Option must be in integer and at least 10% in each selected Investment Option;
(ii) the total of all the premium allocation percentages must be 100%;
(iii) customers may choose up to 10 Investment Options; and
(iv) if an Investment Option (Cash Distribution) is selected for Lump Sum Investment and / or Regular Investment, the minimum amount for Lump Sum Investment is US$2,000 or HK$16,000; and the minimum amount for Regular Investment is as follows:

Payment Mode	**Min Regular Investment (US$/ HK$)**
Annual	24,000 / 192,000
Semi-Annual	12,000 / 96,000
Quarterly	6,000 / 48,000
Monthly	2,000 / 16,000

If customers need to change the investment strategy, customer may switch the Units in their Account. Switching for Investment Options should be at least US$100 or HK$800 per transaction. Switching into an Investment Option (Cash Distribution) is subject to a minimum investment amount of US$2,000 or HK$16,000 per transaction.

Switching out from an Investment Option (Cash Distribution) should be at least US$100 or HK$800 per transaction. There is no switching fee.

Remark: Investment Options (Cash Distribution) are not available for selection through allocation of Basic Premium.

14. Unit Deducting Supplementary Contract	Unit Deducting Supplementary Contracts Unit Deducting Supplementary Contracts are specially designed for U-Select. After deduction of the premium charges, the remaining premium shall be used to subscribe Units and notionally allocated to the Basic Account. The Cost of Insurance is then paid through redemption of Units from the Account. There are 3 different Unit Deducting Supplementary Contracts for U-Select. • Cheerful Term – please refer to below descriptions • Cheerful Prime Care Pro (on Basic) • Cheerful Prime Care Pro (on Term) Cheerful Term A term rider is offered to U-Select (as well as Cheerful Life). It is paid through the deduction of COI. The COI is waived for the first policy year of the basic policy and it will be deducted monthly from the Total Account Value automatically starting from the second policy year of the Basic Policy. • Issue Age: Same as the Basic Policy • Benefit / Policy Term: Same as the Basic Policy • Minimum face amount: US$10,000 / HK$75,000 • Maximum face amount: 1) Cheerful Term face amount cannot be greater than 100% of the face amount of the Basic Policy 2) Cheerful Term + TR + ECIR Pro+ SCIR Pro face amounts must not be greater than 5 times the face amount of U-Select • Face amount of Cheerful Term will be calculated as Total Non-medical Limit • The COI rate table for Cheerful Term is same as that of the Basic Policy (please refer to **Q. Standard Premium Rate Tables**). The COI will be deducted from the Basic Account Value. Should that be not enough, the COI will be deducted from the Regular Investment Account followed by Lump Sum Investment Account • Can be converted to other non-investment-linked life insurance plan at anytime before the Policy Anniversary immediately following the insured's 70th birthday • Cheerful Term will not be offered for sub-standard cases, hence it will not be available to nationalities with sub-standard rating, e.g. PRC customers

D. Fees and Charges

AIA reserves the right to vary the policy charges or impose new charges with not less than 1 month prior written notice or such shorter period of notice in compliance with the relevant regulatory requirements.

<table>
<tr><th colspan="4">Investment-linked assurance scheme charges</th></tr>
<tr><td rowspan="13">Premium charge</td><td colspan="2">Applicable Rate</td><td>Deduct from</td></tr>
<tr><td colspan="2">For Basic Premium:</td><td rowspan="6">Each Basic Premium, Regular Investment and Lump Sum Investment received respectively</td></tr>
<tr><td>Premium Payment Year</td><td>% of each Basic Premium received</td></tr>
<tr><td>1st Year</td><td>100%</td></tr>
<tr><td>2nd year</td><td>30%</td></tr>
<tr><td>3rd – 6th year</td><td>10%</td></tr>
<tr><td>7th year and thereafter</td><td>Nil</td></tr>
<tr><td colspan="2">For Lump Sum Investment (if any):
6% of each Lump Sum Investment

For Regular Investment (if any):
6% of each Regular Investment</td><td></td></tr>
<tr><td colspan="2">For premium of Unit Deducting Supplementary Contract (if applicable):</td><td rowspan="6">Each premium of Unit Deducting Supplementary Contract received</td></tr>
<tr><td>Premium Payment Year</td><td>% of each premium of Unit Deducting Supplementary Contract received</td></tr>
<tr><td>1st year</td><td>100%</td></tr>
<tr><td>2nd year</td><td>30%</td></tr>
<tr><td>3rd year – 6th year</td><td>10%</td></tr>
<tr><td>7th year and thereafter</td><td>Nil</td></tr>
<tr><td rowspan="3">Account value charge</td><td colspan="2">For Basic Account:</td><td rowspan="3">Basic Account monthly by redeeming Units in proportional to the value of the investment options from the Basic Account on the day before each Policy Monthiversary</td></tr>
<tr><td>Policy Year</td><td>% of Basic Account Value</td></tr>
<tr><td>7th year and onwards</td><td>0.5% / 12 per month</td></tr>
</table>

	Applicable Rate	Deduct from
COI	<u>For Basic Policy</u> COI is waived in the 1st Policy Year. COI will be charged monthly from the 2nd Policy Year until termination of the Policy. The COI is calculated by: **COI = sum at risk x COI rate,** where (i) Sum at risk is the higher of (a) Face Amount; and (b) 5% of Total Account Value after the deduction of account value charge for that policy month. (ii) COI rates are based on the following factors of the insured: 1) Attained Age and/or Issue Age; 2) gender; 3) class of risk (including, but not limited to, health status, smoking status, nationality and residence); The COI rate may increase significantly during the payment term of Basic Policy due to insured's Attained Age and may significantly reduce the Total Account Value of the Policy. Please refer to the rate table under **Q. Standard Premium Rate Table** for indicative COI rates. The COI rates can also be found in the appendix of illustration documents.	**Basic Account by redeeming Units in proportion to the value of the investment options on the day before each Policy Monthiversary.** **When the Basic Account is insufficient to pay for the COI, the outstanding COI will be deducted from the Regular Investment Account followed by Lump Sum Investment Account.** **If the Total Account Value is insufficient to pay the COI, the Policy will lapse.**
	<u>For Unit Deducting Supplementary Contract</u> <u>For Unit Deducting Supplementary Contracts that do not require premium payment:</u> COI is charged monthly until termination of the Unit Deducting Supplementary Contract. If Unit Deducting Supplementary Contract is issued in the 1st Policy Year, COI in the 1st Policy Year is waived. <u>For Unit Deducting Supplementary Contracts that require premium payment:</u> COI is charged monthly until termination of the Unit Deducting Supplementary Contract but COI is waived in the first 12 calendar months commencing from the date when the Unit Deducting Supplementary Contract is attached to the Basic Policy. COI varies depending on factors such as: • the type of Unit Deducting Supplementary Contract; • gender of the insured; • Issue Age and the insured's Attained Age; • class of risk of the insured (including but not limited to health status, smoking status, nationality and residence); and • □the sum assured or coverage selected.	

Underlying funds level: The underlying funds of the Investment Options may have separate charges on management fee, performance fee, bid-offer spread and / or switching fee. Customer does not pay these fees directly – the fees will be deducted and such reduction will be reflected in the unit price of the underlying funds. For details, please refer to the offering document of the underlying funds and the investment options brochure of U-Select, which will be provided upon request.

E. List of Attachable Riders

Unit Deducting	
Term Life	1. Cheerful Term[#]
Critical Illness	2. Cheerful Prime Care Pro On Basic/ UDPCP (on Basic) 3. Cheerful Prime Care Pro On Term/ UDPCP (on Term)^ 4. Critical Illness Pro (on Term) / CIR Pro (on Cheerful Term)
Extra Premium	
Critical Illness	5. Critical Illness Pro/ CIR Pro* 6. Enhanced Critical Illness Rider Pro/ ECIR Pro* 7. Superior Critical Illness Rider Pro/ SCIR Pro* 8. Enhanced Advance Payment and Waiver of Premium on SCIR Pro / EAPWP* 9. Pretty Choice Rider Pro/ PCR Pro*
Medical	10. Hospitalization Benefit Rider/ HB 11. Super Good Health Hospital & Surgical Rider 2/ SGHR 2 12. Hospital & Surgical HS80 *(Only applicable to Macau policy)* 13. CEO Medical Supplementary Contract 5/ 5 CEO5* 14. CEO Pearl Medical Supplementary Contract 5/ CEO Pearl 5 15. CEO Essence Medical Supplementary Contract 2/ CEOE2* 16. CEO Essence Pearl Medical Supplementary Contract 2/ CEOE Pearl 2 17. Cancer Guardian Rider 2/ CGR2 * 18. Cancer Guardian Pearl Rider 2/ CG Pearl R 2 19. Metro-Trio Medical & Critical Illness Protection Supplementary Contract/ Metro-Trio* 20. Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract / Metro-Trio Pearl 21. AIA Voluntary Health Insurance Standard Scheme *(Only applicable to Hong Kong policy)* * 22. AIA Voluntary Health Insurance Flexi Scheme *(Only applicable to Hong Kong policy)* * 23. AIA Voluntary Health Insurance Prime Scheme *(Only applicable to Hong Kong policy)* *
Term Life	24. Expert Term 25. Wisdom Term 26. Enhanced Advance Payment and Waiver of Premium on Term Rider / EAPWP* 27. Waiver of Premium on Term Rider / WP
Accident	28. Accidental Death Benefit Rider/ ADB 29. Accidental Death and Dismemberment Rider/ ADD* 30. Accident Indemnity Rider/ AI* 31. Personal Accident Select 2 / PACS 2 32. Simplified Accidental Death and Dismemberment Rider/ SADD
Disability	33. Enhanced Advance Payment and Waiver of Premium Rider/ EAPWP* 34. Waiver of Premium Rider WP/ Payor Benefit Rider PB 35. Critical Illness Waiver of Premium Pro WPCI Pro/ Critical Illness Payor Benefit Pro PBCI Pro*

AIA Vitality Series	36. Expert Term 37. Wisdom Term 38. Enhanced Advance Payment and Waiver of Premium on Term Rider / EAPWP* 39. Waiver of Premium on Term Rider/ WP 40. Superior Critical Illness Rider Pro/ SCIR Pro* 41. Super Good Health Hospital & Surgical Rider 2/ SGHR2 42. CEO Essence Medical Supplementary Contract 2 / CEOE2* 43. CEO Essence Pearl Medical Supplementary Contract 2/ CEOE Pearl 2 44. Cancer Guardian Rider 2/ CGR2* 45. Cancer Guardian Pearl Rider 2/ CG Pearl R 2 46. Metro-Trio Medical & Critical Illness Protection Supplementary Contract/ Metro-Trio* 47. Metro-Trio Pearl Medical & Critical Illness Protection Supplementary Contract / Metro-Trio Pearl 48. AIA Voluntary Health Insurance Standard Scheme *(Only applicable to Hong Kong policy)* * 49. AIA Voluntary Health Insurance Flexi Scheme *(Only applicable to Hong Kong policy)* * 50. AIA Voluntary Health Insurance Prime Scheme *(Only applicable to Hong Kong policy)**

[#] Cheerful Term will not be offered for sub-standard cases.

*Not applicable to mainland visitor to Hong Kong or Macau.

^Cheerful Prime Care Pro on Term is only applicable to policy already attached with or attaching Cheerful Prime Care Pro on Basic at the same time.

F. Introduce the Investment Options (Cash Distribution)

With effect from 16 May 2019, U-Select will introduce investment options that may distribute cash dividend (the "Investment Options (Cash Distribution)"). Investment Options (Cash Distribution) are designated with "(Dis)" at the end of their name which represent that they may distribute monthly cash dividend, if any. If customers choose to invest in the Investment Option(s) (Cash Distribution) and the corresponding underlying fund(s) distributed dividends, AIA will distribute the cash dividend received to the customers. Please be reminded that there would be additional potential risks in investing in Investment Options (Cash Distribution). For details, please refer to the updated offering documents.

Please note that distribution of cash dividend is not subject to any withdrawal charge.

Below is the list of Investment Option(s) (Cash Distribution) that will be launched on 16 May 2019 where the code starts with "Z". Please refer to the latest Investment Option Brochure for details.

Code	Investment Option (Cash Distribution)	Corresponding Underlying Fund	Asset Class
Z08	Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis)	Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond	Fixed Income – Others
Z07	Allianz Global Investors Fund - Allianz Income and Growth Distribution Shares (Class AM) (Dis)	Allianz Global Investors Fund - Allianz Income and Growth	Multi-Assets
Z13	Fidelity Funds - US High Yield Fund Class A-MINCOME(G)-USD (Dis)	Fidelity Funds - US High Yield Fund	Fixed Income – Others
Z03	JPM - Asia Pacific Income Fund A (mth) - USD share class (Dis)	JPM - Asia Pacific Income Fund	Multi-Assets
Z04	JPMorgan China Income Fund (mth) - USD class (Dis)	JPMorgan China Income Fund	Multi-Assets
Z12	JPMorgan Funds - Income Fund A (mth) USD Share Class (Dis)	JPMorgan Funds - Income Fund	Fixed Income – Global
Z05	Neuberger Berman Investment Funds plc - Neuberger Berman Emerging Market Debt – Hard Currency Fund USD A (Monthly) Distributing Class (Dis)	Neuberger Berman Investment Funds plc - Neuberger Berman Emerging Market Debt – Hard Currency Fund	Fixed Income - Emerging Markets
Z06	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund Class ADC Units (Dis)	PineBridge Global Funds - PineBridge Global Dynamic Asset Allocation Fund	Multi-Assets
Z01	Value Partners High Dividend Stocks Fund Class A2 MDis (Dis)	Value Partners High Dividend Stocks Fund	Equity - Regional - Asia Pacific

<table>
<tr><td>Agents' eligibility requirements</td><td>With effect from 16 May 2019, agents must complete below course(s)/test(s) before selling of U-Select:

1. Insurance Intermediaries Qualifying Examination – Paper I, III & V;
2. Complete Unit Linked Product Training (WMT-ULPT) (license 83) and pass E-test for ILAS sales course (Part 1: U-Select); and
3. Pass the E-test for ILAS sales course (Part 3: Investment Options which may distribute dividends) - Internal sales license (license 8A)*
* Financial planners who are eligible to sell Treasure Master Plus have already obtained license 8A.</td></tr>
<tr><td>Customers' communication</td><td>AIA has sent the following documents to the existing policyholders of U-Select on 8 April 2019 (for Hong Kong customers) and 2 May 2019 (for Macau customers), to inform the policyholders about the launch date of Investment Options (Cash Distribution), the supplementary Risk Profile Questionnaire, arrangement for payment of cash dividend, new form for switching / top up investment and enhancement of customer suitability assessment.

The documents are listed as follows:
1. The notice (to inform existing customers the introduction of Investment Options (Cash Distribution) and policy contract amendment
2. Request for Amendment to U-Select Policy Terms
3. Sample contract endorsement
4. The notice (to inform existing customers the documents required and arrangement for selecting the Investment Options (Cash Distribution), including supplementary Risk Profile Questionnaire, arrangement for payment of cash dividend, new form for switching / top up investment and enhancement of customer suitability assessment)
5. Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only)
6. Request for Application/Change Of e-BankIn (Applicable to Hong Kong Policy Only)
7. Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)</td></tr>
<tr><td>Customers eligibility requirements</td><td>With effect from 16 May 2019, existing policyholders of U-Select must complete the following steps in order to be eligible to select Investment Options (Cash Distribution):
<table>
<tr><td><u>Existing policyholders</u>

(Policyholders of U-Select policies with application date before 16 May 2019)</td><td>If the existing policyholders choose to <u>switch-in</u> to the Investment Option(s) (Cash Distribution), they must complete, sign and submit the following documents to AIA:
1. Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only) (See Annex F(I)) @;
2. Request for Amendment to U-Select Policy Terms (See Annex F(II)) @;
3. New Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only) (OPPOSF47.0419) for selecting Investment Option(s) (Cash Distribution)^; and
4. Request for Application/Change of e-BankIn (Applicable to Hong Kong Policy Only)# @

Existing policyholders may also choose to submit Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only), Request for Amendment to U-Select Policy Terms and switching request via Customer Corner or AIA Connect mobile app to AIA on or after 16 May 2019 (See Annex F (IV) and (V)).</td></tr>
</table></td></tr>
</table>

			If the existing customers choose to invest <u>Regular Investment or Lump Sum Investment</u> in the Investment Option(s) (Cash Distribution), they must complete, sign and submit the following documents to AIA: 1. Risk Profile Questionnaire (See Annex F(III)) @; 2. Request For Amendment To U-Select Policy Terms (See Annex F(II)) @; 3. New Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only) (OPPOSF47.0419) for selecting Investment Option(s) (Cash Distribution) ^; 4. Request for Application/Change of e-BankIn (Applicable to Hong Kong Policy Only)# @ 5. Important Facts Statement and Applicant's Declarations (applicable to request for Top-up premium); and 6. Financial Needs Analysis. @ The document will not be required if it has been submitted to AIA before. ^ **With effect from 16 May 2019, policyholders must use the new "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only" (OPPOSF47.0419) to apply for Investment Options (Cash Distribution). Application using the old form will not be accepted.** **The revised "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" can be downloaded from the Agency Corner (Download → Forms → Operations) on or after 16 May 2019.** # If the policyholders have not registered for the e-Bankin service for their U-Select policies, they must register the e-Bankin service by completing, signing and submitting the Request for Application/Change of e-BankIn form to AIA. AIA will convert the cash dividend received (if any) to HKD and distribute it to the registered HKD bank account. If the registered HKD bank account is invalid, or for other reasons make it impossible for AIA to distribute the cash dividend to the registered HKD bank account, the HKD cash dividend will be converted to policy currency (i.e. USD or HKD) and transferred to the FPDA of the policy. e-BankIn service is not applicable to Macau policies.
		<u>New customers</u> (Policyholders of U-Select policies applied on or after 16 May 2019)	Customers applying for U-Select on or after 16 May 2019 are eligible to select the Investment Option (Cash Distribution) given the policy contract, the "Risk Profile Questionnaire" and "Important Facts Statement and Applicant's Declarations" are updated. If the customers select the Investment Option(s) (Cash Distribution), please ensure they complete, sign and submit the Request for Application/Change Of e-BankIn (Applicable to Hong Kong Policy Only) to AIA, so that they can receive cash dividend by autopay.

Please be reminded that the form numbers of the updated documents are listed below:

Form	Form Number
Important Facts Statement and Applicant's Declarations (New customers)	OPUAIFA8.0519
Risk Profile Questionnaire	OPUAIFA2.0519

iPoS will also be updated on 16 May 2019 for both the "Risk Profile Questionnaire" section and "Important Facts Statement and Applicant's Declarations" section. In addition, customers may also apply for e-Bankin in iPoS (See Annex F(VI) (c)) (Applicable to Hong Kong Policy Only).

The below table summarizes the required documents for submission for your easy reference:

If the customers choose to invest in Investment Option(s) (Cash Distribution)			
Form	**Existing Customers (Switching Request only)**	**Existing Customers (Invest with top-up premium)**	**New Customers**
1. Supplement To Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only)	✓		
2. Risk Profile Questionnaire		✓	✓
3. Request for Amendment to U-Select Policy Terms	✓	✓	
4. New "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)"	✓ ^	✓ ^	
5. Request for Application/Change Of e-BankIn (Applicable to Hong Kong Policy Only)	✓	✓	✓
6. Financial Needs Analysis		✓	✓
7. Important Facts Statement and Applicant's Declarations (New customers)			✓
8. Important Facts Statement and Applicant's Declarations (applicable to request for Top-up premium)		✓	

^ Please note that with effective from 16 May 2019, only the new "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only" (OPPOSF47.0419) can be used for selection of any investment options under U-Select.

In addition, no request for transaction, including switching or top-up investment, will be accepted or processed in relation to the Investment Options (Cash Distribution) before 16 May 2019.

<table>
<tr><td>Who is eligible to receive dividend distributed from Investment Options (Cash Distribution)</td><td>The policyholders who held units of the Investment Options (Cash Distribution) on the Record Date of the corresponding underlying funds are eligible to receive the dividend declared by the underlying funds. Please refer to the Q3 under L. Frequently asked questions for definition of Record Date.</td></tr>
<tr><td>How to calculate the dividend amount</td><td>The dividend amount is determined as follows:

The number of units of the Investment Option (Cash Distribution) recorded on the Record Date x the dividend amount per Unit of the Investment Option (Cash Distribution)

The dividend amount per unit of the Investment Option (Cash Distribution) will be equal to the dividend amount per unit in the denominated currency declared by the corresponding underlying fund of the Investment Option (Cash Distribution).

For details of the declared dividend amount per unit of the corresponding underlying funds, please refer to the relevant websites of fund houses, Agency Corner, Customer Corner, ULB website and AIA Corporate Website.</td></tr>
<tr><td>Dividend payment date</td><td>AIA will pay the received cash dividend to the eligible policyholders' registered e-Bankin account (for Hong Kong policies only) or the policy's FPDA in policy currency (i.e. USD or HKD) within 12 business days upon receipt of the cash dividend.

However, such payment may be delayed due to events that are beyond AIA's control. In any cases, AIA will arrange such payment as soon as practicable once such events ceased.</td></tr>
<tr><td>How can policyholder receive dividend? (Hong Kong policies)</td><td><table>
<tr><td>e-BankIn</td><td>AIA will convert the dividend received to HKD and deposit it into the policyholder's registered e-Bankin account.

Fee for e-Bankin payment is currently waived.</td></tr>
<tr><td>Future Premium Deposit Account ("FPDA")</td><td>If the policyholder has not registered the e-Bankin account or for any reasons, AIA is not able to transfer the dividend received to the registered e-Bankin account, AIA will deposit the dividend received in policy currency (i.e. USD or HKD) into the FPDA of the policy

The policyholder can withdraw cash from the FPDA at any time. He can complete, sign and submit the "Policy Account Value Request Form" to AIA.</td></tr>
</table></td></tr>
<tr><td>How can policyholder receive dividend? (Macau policies)</td><td>Future Premium Deposit Account ("FPDA") - Dividend will be paid in USD or HKD (i.e., policy currency) into the FPDA of the customers' policy.

The policyholder can withdraw cash from the FPDA at any time. He can complete, sign and submit the "Policy Account Value Request Form" to AIA.</td></tr>
<tr><td>How to determine the amount of cash dividend received?</td><td>The relevant fund houses of the corresponding underlying funds of the investment options have their respective dividend policies to determine the cash dividend amount. For details, please refer to the offering documents of the underlying funds.</td></tr>
</table>

How to check for the historical dividend records of the policy?	Policyholders can check for the dividend records of the policy by : 1. Customer Corner (see Annex F(IV)(d)) 2. Mobile app AIA Connect (see Annex F(V)(d)) 3. Quarterly statement Financial Planners could check the dividend record of the customers' policy in Policy Enquiry System (PES). (See Annex F(VII))
Dividend distribution record for Investment Option(s) (Cash Distribution)	Policyholders can check for the dividend composition and distribution record through AIA corporate website and learn about the proportion of dividend payout from investment income or capital in previous dividend distributions.
Potential risks for selecting Investment Option(s) (Cash Distribution)	**Must explain to customers the potential risks of investing in the Investment Option (Cash Distribution):** **1. Potential risks on dividend distribution:** • Dividend should not be relied on as the main or only source of income; • Historical dividend yields are for reference only and in no way should they be taken as the prediction or indicator of dividend yields for the future; and • Investment options in distribution shares will not guarantee: (1) the distribution of cash dividends; (2) the frequency of distribution; and (3) the amount or rate of cash dividends. **2. Potential risks on account value:** • A distribution fund may at its discretion pay cash dividend out of investment income, capital gains or capital while charging/ paying all of its fees and expenses to/ out of capital (i.e. effectively pay cash dividend out of capital). Since this kind of payout does not represent payment purely from investment income, it may reduce the net asset value and lead to a decrease in the unit price of the investment option. Consequentially, it may reduce the account value (and death benefit and surrender value) of the policy. Please refer to the Investment Options Brochure for the associated risks. For details of the cash dividend composition of the underlying funds, please visit http://www.aia.com.hk/. • As dividend can be paid out directly and will not be reinvested in the underlying fund, the unit price of the investment option or the policy value may remain the same or be reduced. Consequentially, the account value (and death benefit and surrender value) of the policy may be reduced or may remain unchanged. **3. Investment options in distribution shares will face similar potential risks as other investment options in asset category:** • The underlying fund of an investment option in distribution shares may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund. • The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund of the investment option may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund. Please refer to the latest offering documents of U-Select for details of the potential risks of Investment Options (Cash Distribution).

Annex F

I	A new form, namely "Supplement to Risk Profile Questionnaire (Applicable to owners of Treasure Master Plus or U-Select only)", has been developed. Policyholders have to confirm whether they will rely on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as their main or only source of income. According to the internal suitability guidelines, customers have to select "NO" in order to be eligible to select Investment Option(s) (Cash Distribution).
II	A new form, namely "Request for Amendment to U-Select Policy Terms", has been developed. The existing policyholders should confirm to accept the new policy terms to receive dividend in form of cash in order to be eligible to select Investment Option(s) (Cash distribution).

I, hereby supplement the following information to my risk profile for the above policies:
本人現就上述保單的個人風險承擔能力作以下補充：

Are you relying on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as your main or only source of income? 你是否以可能會派發非保證現金股息的投資選擇的現金股息作為你的主要或唯一的收入來源？	☐ YES # 是 # ☑ NO 否

Based on internal suitability guidelines, investment options that may distribute cash dividend are not suitable for applicants with the answer "Yes" to this question, and selection of these investment options will be unavailable.
根據內部合適性指引，可派發現金股息的投資選擇並不適合於此申報「是」的申請人，申請人將無法選擇該些投資選擇。

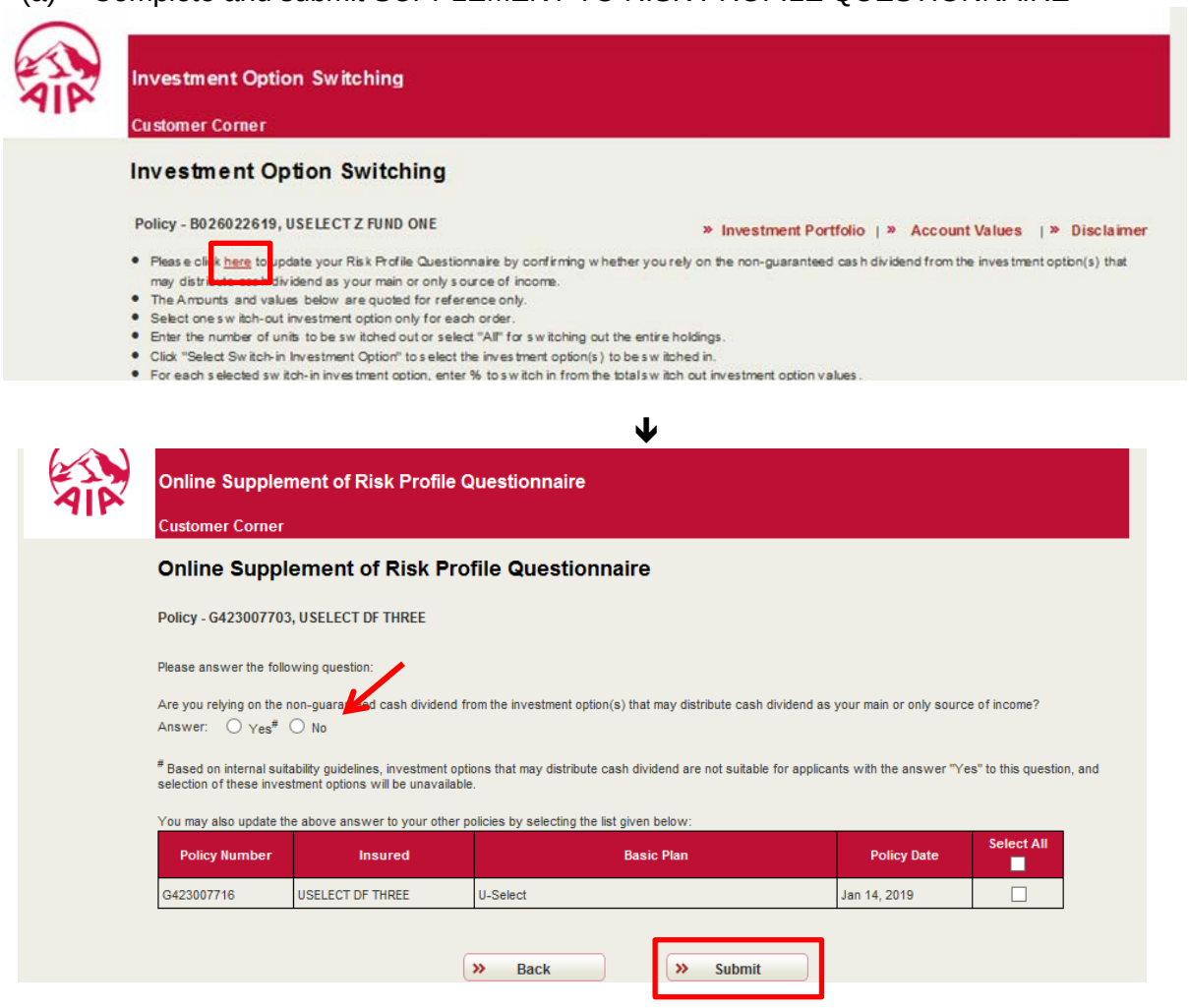
I / We acknowledge that I / we will also receive an endorsement to policy contract from AIA for my / our record.
本人 / 我們知悉本人 / 我們亦會收取由友邦發出的保單契約批註。

☐ I / We confirmed that I / we have agreed with the changes as stated in the enclosed endorsement sent by AIA.
☐ 本人 / 我們確認本人 / 我們已同意友邦發出隨函附上的批註所列之改變。

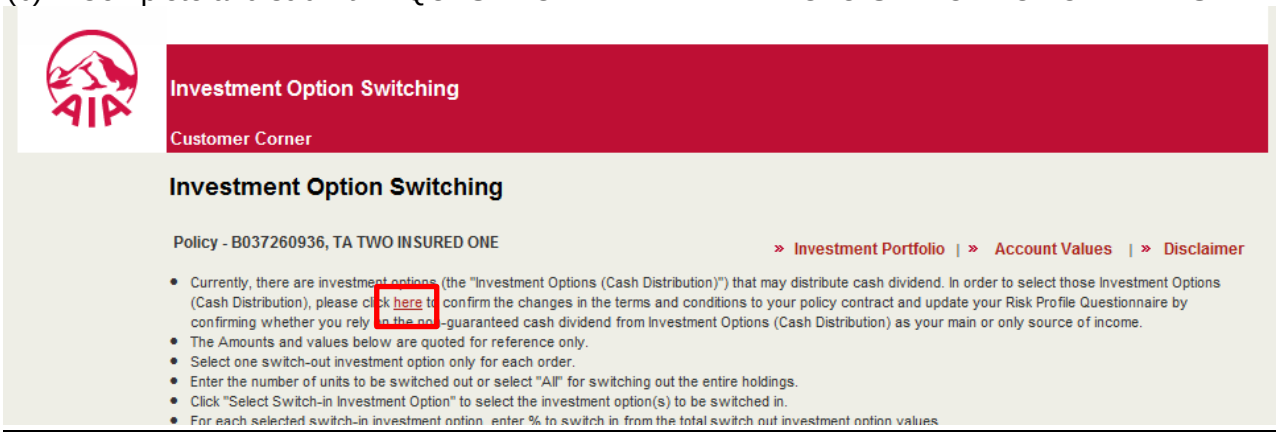
Signature of Insured (if different from the Owner) 受保人簽名(倘非持有人) on 於 MM月/DD日/YYYY年

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

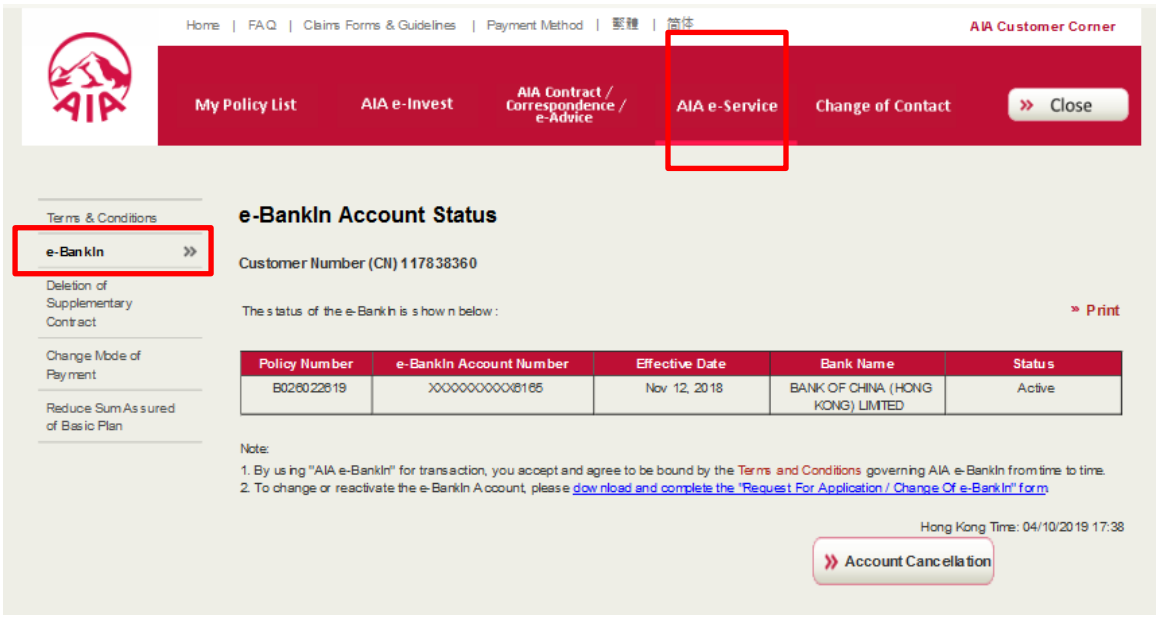
Signature of Assignee (if applicable) 受讓人簽名(如適用) on 於 MM月/DD日/YYYY年

III	AIA has revised the "Risk Profile Questionnaire" and customers have to confirm whether they will rely on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as their main or only source of income. According to the internal suitability guidelines, customers have to select "NO" in order to be eligible to select Investment Option(s) (Cash Distribution). **Applicable to applicants of Treasure Master Plus or U-Select only:** **只適用於「卓選智悅」或「您想」投資連繫壽險計劃的申請人：** 1. Are you relying on the non-guaranteed cash dividend from the investment option(s) that may distribute cash dividend as your main or only source of income? 你是否以可能會派發非保證現金股息的投資選擇的現金股息作為你的主要或唯一的收入來源？ ☐ Yes 是* ☑ No 否 * Based on internal suitability guidelines, investment options that distribute cash dividend are not suitable for applicants with the answer "Yes" to this question, and selection of these investment options will be unavailable. 根據內部合適性指引，可派發現金股息的投資選擇並不適合於此申報「是」的申請人，申請人將無法選擇該些投資選擇。
IV	In the Customer Corner, customers could: (a) Complete and submit SUPPLEMENT TO RISK PROFILE QUESTIONNAIRE 

(b) Complete and submit REQUEST FOR AMENDMENT TO U-SELECT POLICY TERMS



(c) If the customers currently payment premiums by autopay (i.e., DDA), customers could use the same HKD bank account to apply for e-BankIn service



(d) Check the dividend record



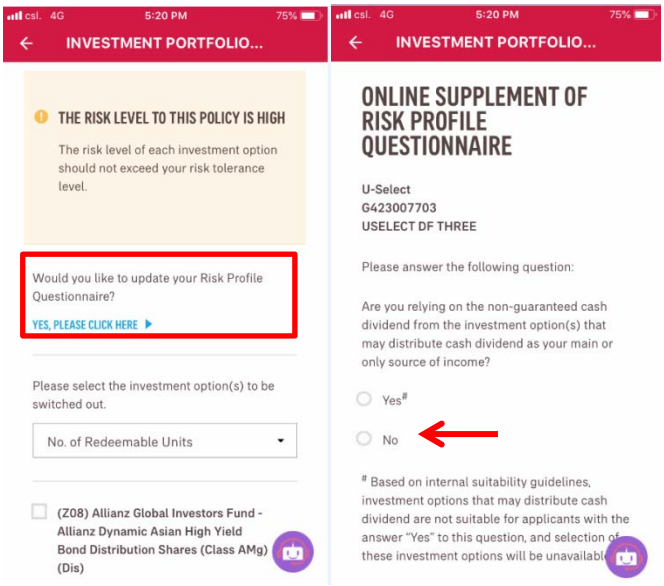
Payment Date	Investment Options	Number of units entitled to cash dividends	Dividend per unit	Foreign Exchange Rate	Dividend	Handling fee#	Net cash dividend	Credited to
Jul 14, 2023	Z08 (Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis) (Z08))	1635.40170	USD $0.137117	1.000000000	USD $224.24	N/A	USD $224.24	FPDA
Jun 07, 2023	Z08 (Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis) (Z08))	1706.54170	USD $0.137117	1.000000000	USD $234.00	N/A	USD $234.00	FPDA
Apr 30, 2023	Z08 (Allianz Global Investors Fund - Allianz Dynamic Asian High Yield Bond Distribution Shares (Class AMg) (Dis) (Z08))	1299.55560	USD $0.137117	1.000000000	USD $178.19	N/A	USD $178.19	FPDA

The level of handling fee is subject to change.

V

By mobile app AIA Connect:

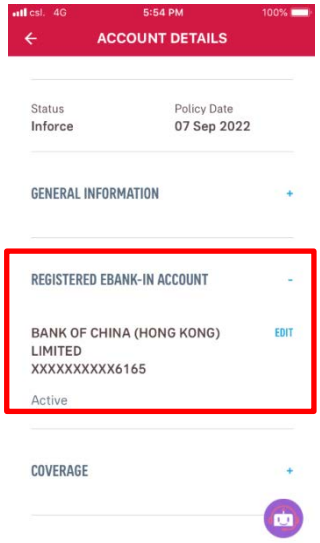
(a) Complete and submit SUPPLEMENT TO RISK PROFILE QUESTIONNAIRE



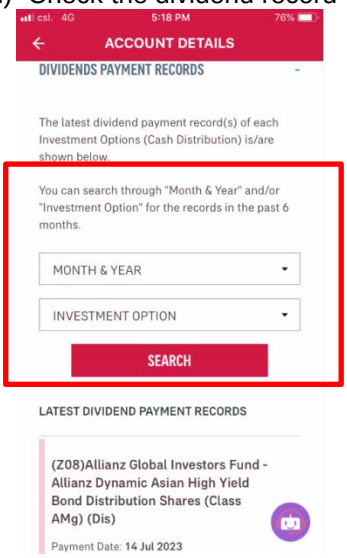
(b) Complete and submit REQUEST FOR AMENDMENT TO U-SELECT POLICY TERMS



(c) If the customers currently payment premiums by autopay (i.e., DDA), customers could use the same HKD bank account to apply for e-BankIn service



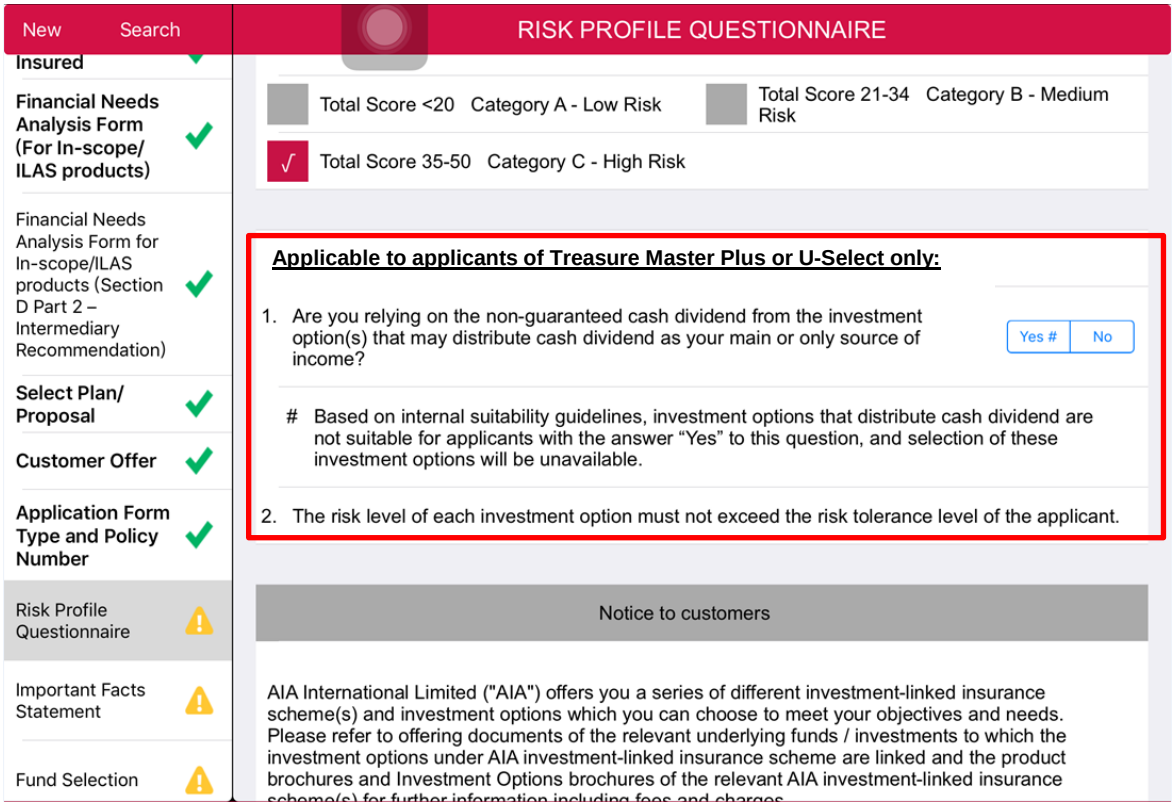
(d) Check the dividend record



VI

In iPoS:

(a) The section “Risk Profile Questionnaire” has been updated

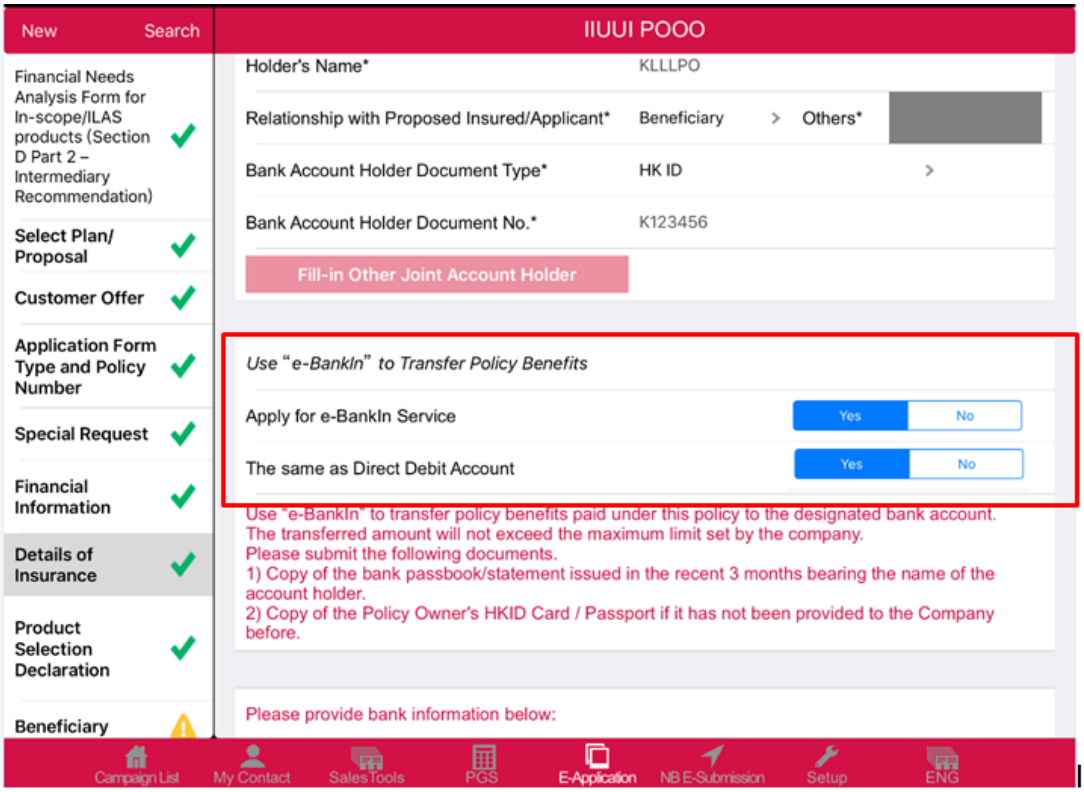


(b) The section "Important Facts Statement and Applicant's Declarations" has been updated (please refer to FAQ Q9)

√ (6) **Specific risks of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities:**
(a) The underlying fund of an investment option may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund of the investment option.
(b) The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund.

√ (7) **Specific risks of investing in Investment Option (Cash Distribution):**
The Investment Option designated with "(Dis)" in the name (the "Investment Option (Cash Distribution)") is an investment option that may distribute cash dividend on a regular basis. If you choose to invest in the Investment Option(s) (Cash Distribution), you will receive cash dividend if AIA receives such dividend from the underlying fund(s) of the Investment Option(s) (Cash Distribution). Please note:

(c) Customers could apply for e-BankIn account



VII

Financial planners can check for the dividend records of customers' policies in Policy Enquiry System (PES).



Payment Date	Investment Options	Number of units entitled to cash dividends	Dividend per unit	Foreign Exchange Rate	Dividend	Handling fee#	Net cash dividend	Credited To
Aug 22, 2022	Z01 (Value Partners High Dividend Stocks Fund Class A2 MDis (Dis) (Z01))	76.80550	USD $0.13712	1.000000000	USD $10.53	N/A	USD $10.53	FPDA
Aug 22, 2022	Z04 (JPMorgan China Income Fund (mth) - USD class (Dis) (Z04))	0.17310	USD $0.13712	1.000000000	USD $0.02	N/A	USD $0.02	FPDA
Sep 30, 2022	Z01 (Value Partners High Dividend Stocks Fund Class A2 MDis (Dis) (Z01))	76.71710	USD $0.13712	1.000000000	USD $10.52	N/A	USD $10.52	FPDA
Sep 30, 2022	Z04 (JPMorgan China Income Fund (mth) - USD class (Dis) (Z04))	0.18680	USD $0.13712	1.000000000	USD $0.03	N/A	USD $0.03	FPDA

G. Enhancement on Customer Suitability Assessment

With effect from 16 May 2019, AIA will enhance customer suitability assessment under U-Select (which is the same as Treasure Master Plus). The customer suitability assessment for other ILAS products remains unchanged. iPoS will also be updated to reflect the following changes:

	With effect from 16 May 2019	On or before 15 May 2019
I. Identified risk tolerance level of Customer		
• **"Low"**	• Can select investment options with "low" risk level only	• No more than 20% of allocation to investment options with "medium" or "high" risk level
• **"Medium"**	• Can select investment options with "medium" or "low" risk level	• No more than 50% of allocation to investment options with "high" risk level
• **"High"**	• Can select investment options with any risk level	• Investment options with any risk level is available for selection
II. Applicable to	• New investments • Top-up premiums • Switching/ change of allocation	• New Investments • Top-up premiums/ change of allocation
III. Suitability declaration	Customers who select <u>investment options with risk level higher than their risk profile</u> have to state the reason(s) in the section of suitability declaration in relevant forms and submit to AIA. AIA will review and evaluate the reason(s) for customers to select investment options with higher risk level than their risk profile. **<u>Investment option risk level ≤ Customer risk profile : Normal processing</u>** **<u>Investment option risk level > Customer risk profile : State reason(s) / acknowledge risk mismatch</u>**	
	<u>New investment/ top-up premium</u> Customers have to state the reason(s) in the "Important Facts Statement and Applicant's Declarations" under the section "Suitability Declaration" and submit to AIA. AIA will review and evaluate the reason(s) in order to process the request. **<u>Switching/ change of allocation</u>** (i) Customers have to confirm whether it is their intention and desire to proceed with their request(s) under the section "Suitability Declaration" in the "Request for Investment-Linked Assurance Scheme ("ILAS") Services" (For Cheerful Life/ U-Select only). (See Annex G (I))	**<u>New investment/ top-up premium</u>** Customers have to state the reason(s) in the "Important Facts Statement and Applicant's Declarations" under the section "Suitability Declaration" and submit to AIA. AIA will review and evaluate the reason(s) in order to process the request.

	(ii) Customers may submit the request via Customer Corner or mobile app AIA Connect. They will be requested to confirm whether it is their intention and desire to proceed with their request(s) (See Annex G (II) & (III))	

With effect from 16 May 2019, all new application, top-up premium and switching requests for U-Select policies **must use the revised forms**, including:

(i) "Important Facts Statement and Applicant's Declarations";
(ii) "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)"; and
(iii) "Risk Profile Questionnaire" (See Annex G (IV)).

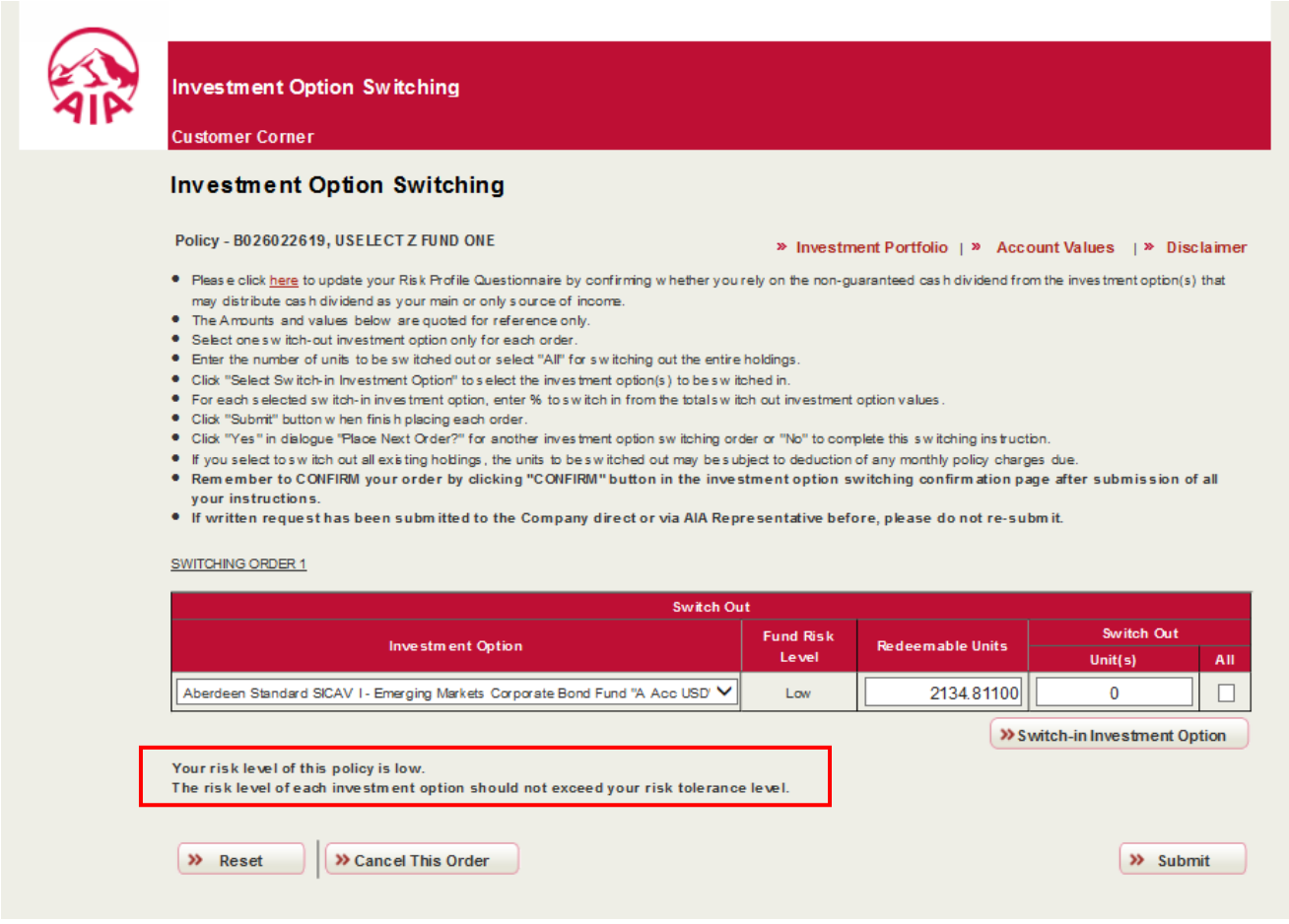
Form numbers are listed as below:

Form	Form number
Important Facts Statement and Applicant's Declarations (for new customers)	OPUAIFA8.0519
Important Facts Statement and Applicant's Declarations (for top-up premium)	OPPOSF61.0419
Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)	OPPOSF47.0419
Risk Profile Questionnaire	OPUAIFA2.0519

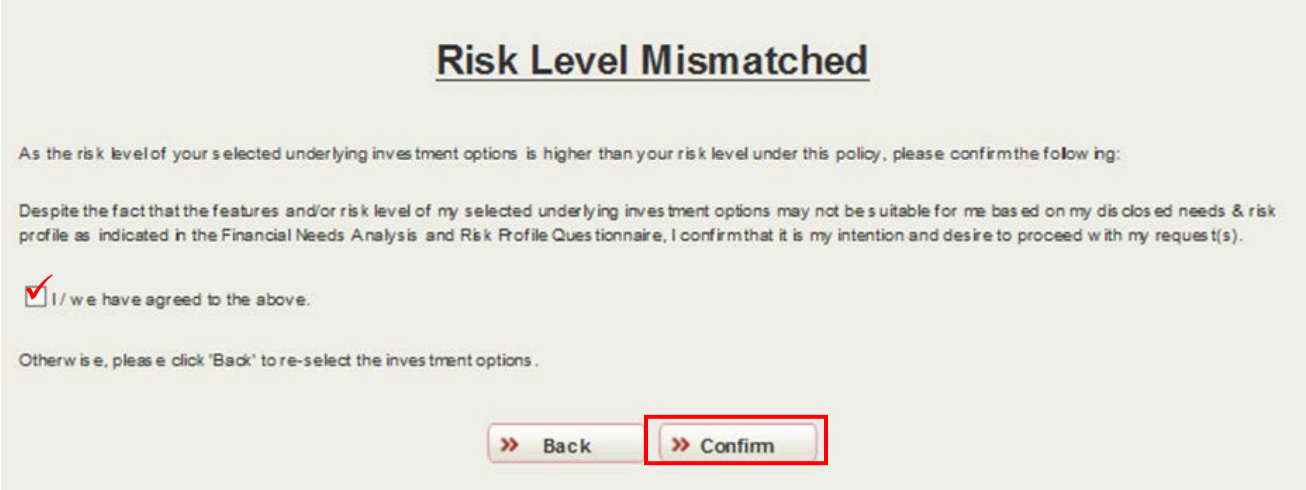
iPoS will also be updated on 16 May 2019 to reflect the above new enhancements for application of U-Select policy (See Annex G (V)).

Besides, commencing from 24 January 2019, policyholders can update the risk tolerance level of U-Select policy after the policy takes effect. During investment re-allocation or switching, the risk level of investment options should match with the policyholder's latest risk level tolerance. Otherwise policyholders have to state the reason(s) in the "Suitability Declaration" of relevant document and submit to AIA for evaluation.

Annex G

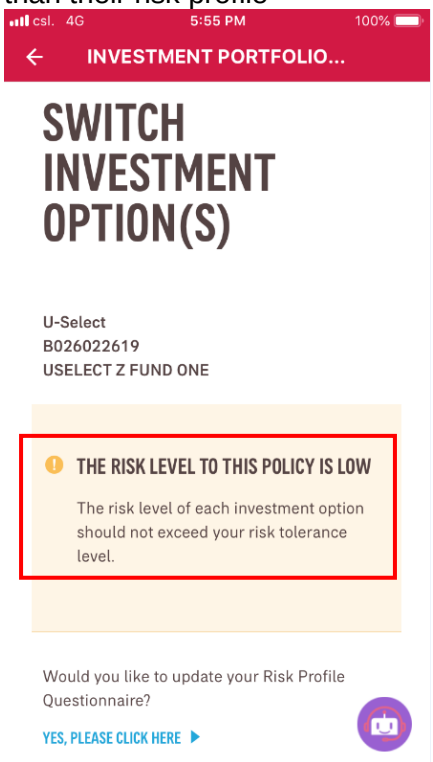
I	If customers select investment options with risk level higher than their risk profile, customers have to confirm whether it is their intention and desire to proceed with their request(s). See below section added in the "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" form. Unless the following confirmation is specified, any request for investing in an investment option that carries a risk level higher than your risk tolerance will not be accepted. 除非閣下作出以下的確認，否則任何投資於風險類別高於閣下風險承擔能力的投資選擇之申請均不會被接納。 ☑ Despite the fact that the features and/or risk level of my selected underlying investment choices, as stated in Part 3, Part 5 and/or Part 6 above, may not be suitable for me based on my disclosed needs & risk profile as indicated in the Financial Needs Analysis and Risk Profile Questionnaire, I confirm that it is my intention and desire to proceed with my request(s). 儘管根據本人於「財務需要分析」及「風險承擔能力問卷」所披露的需要及投資風險概況，本人於第三項、第五項及/或第六項中選擇的相關投資選擇可能並不適合本人，但本人確認打算及意欲執行有關申請。
II	Customer Corner a. Customer Corner will remind the customers to select investment options with risk level not higher than their risk profile 

b. If customers select investment options with risk level higher than their risk profile, customers have to confirm whether it is their intention and desire to proceed with their request(s).

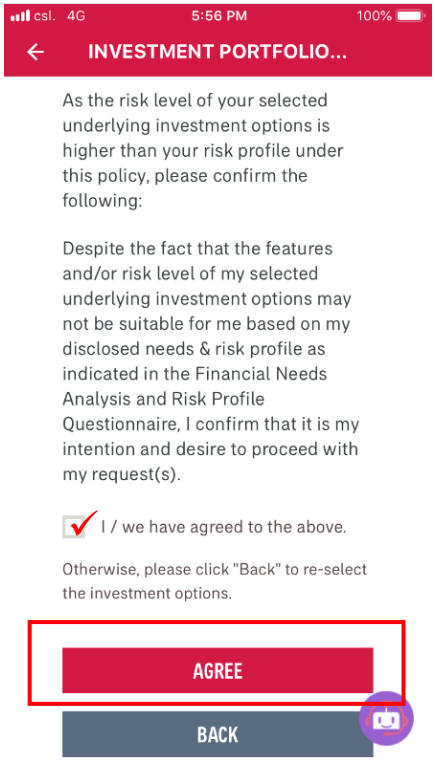


III Mobile App AIA Connect

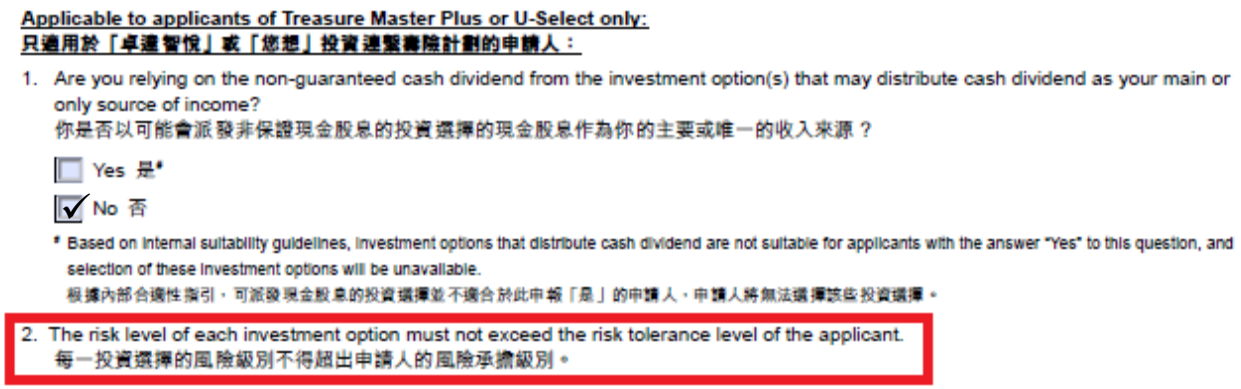
a. AIA Connect will remind the customers to select investment options with risk level not higher than their risk profile

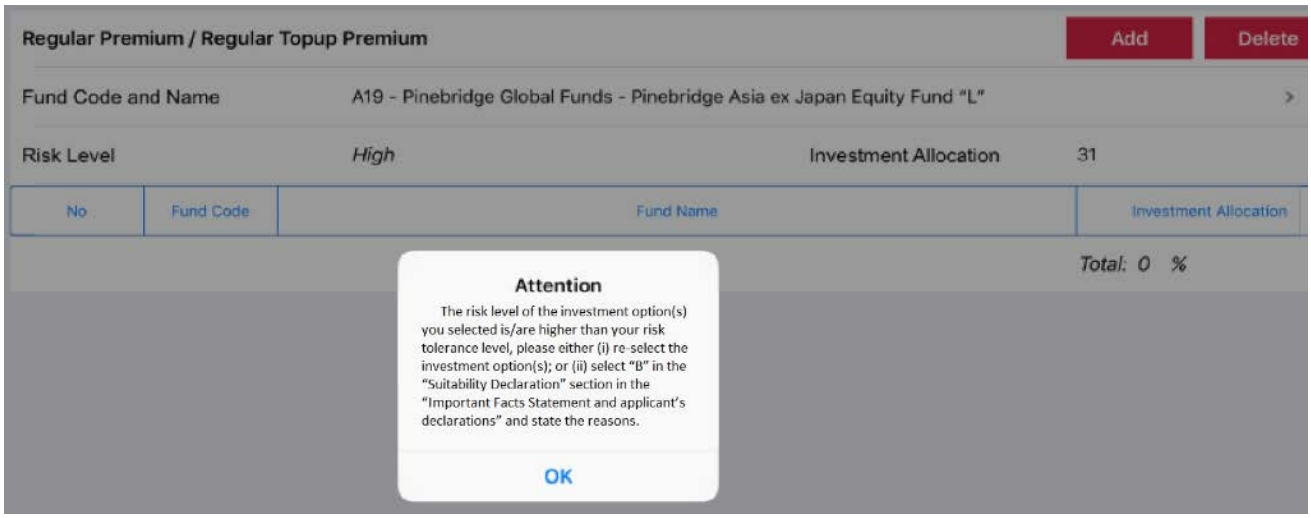


b. If customers select investment options with risk level higher than their risk profile, customers have to confirm whether it is their intention and desire to proceed with their request(s).



IV “Risk Profile Questionnaire” has been updated to remind the customers about the enhancement on customers’ suitability assessment that applicable to U-Select.



V	iPoS iPoS will remind the customers to select investment options with risk level not higher than their risk profile 

H. Underwriting Guidelines

1. Application Form	Please submit the below documents： • Life and Personal Accident Insurance Application Form • **Proposal Illustration** and **Acknowledgement Receipt of material** found in proposal (need to submit both together with the application form). The information shown in proposal must be the same as those in the application form. Client must sign both proposal illustration and acknowledgement receipt of material. The insured name, age, gender, signature and policy number in the proposal must be accurate. • Financial Need Analysis, Risk Profile Questionnaire, Important Facts Statement and Applicant's Declaration
2. Medical Requirement	Same as existing, and please refer to "Non-medical Privilege, Limits & Routine Medical Requirements and Guaranteed Issue Offer (GIO)/ Simplified Issue Offer (SIO) Limit".
3. Financial Requirement	Same as existing, and please refer to "Financial Underwriting Requirements – Life/ Critical Illness (CI) Coverage". PRC need to follow PRC guideline.
4. Medical/ Occupational Rating	Same as existing
5. Nationality Rating	Same as existing, and please refer to "Nationality/ Residence Rating Table".
6. Date Back / Forward	Allow date back
7. Substandard Premium Discount Program	Applicable to U-Select and Cheerful Term

I. POS Guidelines

<table>
<tr><td colspan="2">Specific POS service form is applicable to U-Select. (OPPOSF47.0419)</td></tr>
<tr><td>1. Reinstatement</td><td>
• Policy reinstatement fee
<table>
<tr><th>Basic Policy and Supplementary Contracts</th><th>Policy Reinstatement Fee</th></tr>
<tr><td>Basic Policy and Unit Deducting Supplementary Contracts (YRT)</td><td>Premium calculated by us</td></tr>
<tr><td>Other Supplementary Contracts</td><td>Same as existing</td></tr>
</table>
• Request is only allowed within 2 years from the last Premium Due Date
• Conditional 10-year no lapse privilege will NOT apply for a reinstated policy
• Other existing rules are followed

The Company reserves the right to ask for evidence of insurability of the insured to reinstate the policy.
</td></tr>
<tr><td>2. Partial Withdrawal</td><td>Please refer to C.Product Particulars</td></tr>
<tr><td>3. Surrender</td><td>Please refer to A. Benefit</td></tr>
<tr><td>4. GIO limit for U-Select Regular and Lump Sum Investment</td><td>Per life GIO limit for U-Select Regular Investment and Lump Sum Investment
- GIO limit: USD 2 million per life
- Regular Investment and Lump Sum Investment in the last 12 months are counted into the GIO limit</td></tr>
<tr><td>5. Increase / Reduction in Regular Investment</td><td>Allowed and subject to the minimum amount requirement (please refer to B. Premium). The request will be effective on the next Premium Due Date after the request is approved by the Company.</td></tr>
<tr><td>6. Increase / Reduction on Face Amount</td><td>• Increase in Face Amount is not allowed
• Decrease in Face Amount is allowed, but subject to minimum restriction

Customers can apply for reducing basic coverage at any time, however, please note that minimum face amount limit is US$50,000 / HK$375,000. The loyalty bonus will be reduced if the basic coverage has been reduced. Customers have to apply for a new U-Select policy or Cheerful Term if they want to increase the basic or Cheerful Term coverage.</td></tr>
<tr><td>7. Change Payment Mode</td><td>Follow Existing Rule</td></tr>
<tr><td>8. Policy Loans</td><td>Not Available</td></tr>
</table>

9. Conversion	Basic Plan • Can be converted to other non-investment-linked life insurance plans • The age of the insured must be less than 70 for him/her to exercise the conversion right • Only available to an insured with Medical Rating of D or below; and Flat rating below 7.5/M • This conversion right can only be exercised after the policy has been in-force for two years Cheerful Term • Can be converted to other non-investment-linked life insurance plans • The age of the insured must be less than 70 for him/her to exercise the conversion right • The face amount of the new plan should not exceed the face amount of the Cheerful Term at the time of conversion • Once the Cheerful Term is issued, it can be converted to other non-investment-linked life insurance plans as long as the above conditions are fulfilled Full Conversion • If requested by the policyholder to fully convert the face amount of the basic plan to other non-investment-linked life insurance plans, the policy will be terminated and the Total Account Value will be refunded to the policyholder Partial Conversion • If requested by the policyholder to partially convert the face amount of the basic plan to other non-investment-linked life insurance plans, the remaining face amount will be kept in the policy but subject to the U-Select minimum issue limit and the Total Account Value will continue to accumulate in the Company Other Traditional Term Insurance Plans or Term Insurance Supplementary contracts • If the right of conversion to whole life insurance plans is applicable, a plan can be converted to U-Select as long as the age of the insured does not exceed the conversion age limit of the original plan and the issue age limit of U-Select **Note:** The full face amount of Cheerful Term attached to U-Select will be converted to other plans before the face amount from U-Select is converted.
10. Conversion from Term	Term Policy or Term rider can be converted to U-Select or Cheerful Term following the existing conversion rule. For the case of conversion to Cheerful Term, policyholder must convert to U-Select as well. We do not accept conversion to Cheerful Term only.
11. Auto-Rebalancing	Not Applicable

J. Commission

<table>
<tr><td>Commission Disclosure</td><td>Subject to the regulatory requirement, the below information is disclosed in the Important Facts Statement and Applicant's Declarations. Consultants should explain to the customers in the selling process:

If you take up this ILAS policy, the agent will on average receive remuneration of $7.43 per $100 of the Basic Premium and, if any, $2.70 per $100 of the Lump Sum Investment or Regular Investment that you pay.The remuneration is an average figure calculated on the assumption that you will pay all the premiums throughout the entire premium payment period. It covers all payments to the agent directly attributable to the sale of this policy (including upfront and future commissions, bonuses and other incentives).
• The amount of remuneration actually receivable by the agent may vary from year to year and is higher in the first policy year/early policy years.
• Certain benefits that are immaterial, not directly attributable to the sale of this policy and not readily convertible to cash are not included from the calculation.
• As this policy involves whole-life premium payment, a 30-year period has been adopted for calculating both the total premiums and the total remuneration.
Please consult your agent if you wish to know more about the remuneration that he/she/they may receive in respect of this policy.</td></tr>
<tr><td>Commission</td><td><table>
<tr><td></td><td>Premium Payment Year</td><td>Commission</td></tr>
<tr><td rowspan="5">Basic Premium</td><td>1</td><td>50%</td></tr>
<tr><td>2</td><td>10%</td></tr>
<tr><td>3 to 6</td><td>8.5%</td></tr>
<tr><td>7 to 30</td><td>0.25%</td></tr>
<tr><td>11or after</td><td>0.3%/12 (per month) of Basic Account Value</td></tr>
<tr><td>Regular Investment and Lump Sum Investment</td><td>All Policy Years</td><td>2.7%</td></tr>
</table>
Remarks: Commission is not applicable to Cheerful Term.</td></tr>
<tr><td>Persistency, Career Benefit & Persistency Ratio</td><td>Applicable</td></tr>
<tr><td>Extra 10%</td><td>Not Applicable</td></tr>
<tr><td>Provident Fund</td><td>Basic: Not Applicable
Riders: Available from year 7 onwards (Except for PACS2)</td></tr>
</table>

Supplementary Contract Commission

WP / PB / EAPWP/ W PCI Pro/ PBCI Pro / PCR Pro/ UDPCP (on Basic):

Follow Basic Plan

Metro-Trio rider:

Rider Year	Commission
1	26%
2	18%
3 to 6	15%

SGHR2:

Rider Year	Issue Age	Commission
1	0-65	30%
	66	29%
	67	28%
	68	27%
	69	26%
	70	25%
2		17%
3 to 6		5%

PACS2:

Rider Year	Issue Age	Commission
1	0-65	40.5%
	66	38.5%
	67	36.5%
	68	34.5%
	69	32.5%
	70	30.5%
2		18%
3 onwards		30%

CEO5/ CEO Pearl 5/ CEOE2/ CEOE Pearl 2:

Rider Year	Issue Age	Commission
1	0-65	25%
	66-70	20%
2	0-65	20%
	66-70	15%
3 to6	0-65	15%
	66-70	10%

CG2/ CG Pearl 2:

Rider Year	Commission
1	46%
2	17%
3 to 6	5%

AI / ADD / ADB / SADD / HB / CIR Pro / ECIR Pro / SCIR Pro/ Expert/ Wisdom / HS80 (Macau only) :

Rider Year	Commission
1	46%
2	17%
3 to 6	5%

Supplementary Contract Commission (Continued)

VHIS Standard/ Flexi (Hong Kong only) :

Rider Year	Issue Age	Commission
1	0-65	30%
	66	29%
	67	28%
	68	27%
	69	26%
	70	25%
	71	24%
	72	23%
	73	22%
	74	21%
	75	20%
	76	19%
	77	18%
	78-80	17%
2		17%
3 to6		5%

VHIS Prime (Hong Kong only) :

Issue Age	Rider Year/ Commission		
	1	2	3 - 6
0 - 65	25%	20%	15%
66 - 70	20%	15%	10%
71 - 75	16%	8%	8%
76 - 80	13%	8%	5%

FYP Credit

Regular Premium - 100%
Regular Investment – 15%
Lump Sum Investment – 15%

FYC Adjustment

Basic Plan: Group2 - Regular Premium – Life
Cheerful prime Care Pro on Basic : Group 4 – Regular Premium – Critical Illness

K. Others

1. PTA Number for Offering Documents

HK version

Printed version	English	Traditional Chinese
Product Brochure	PTA999229.0519	PTA999228.0519
Product Key Facts statement	ADD000092.0519	ADD000091.0519
Investment Options Brochure	PTA999233.0519	PTA999232.0519

Macau version

Printed version	English	Traditional Chinese
Product Brochure	PTA999231.0519	PTA999230.0519
Product Key Facts statement	ADD000094.0519	ADD000093.0519
Investment Options Brochure	PTA999860.0519	PTA999861.0519

2. **Contract**: Contract can be downloaded from the Product Library

3. **Applicable Law**: Hong Kong Law / The laws of Macau

4. **Contract Laser Print Code**

	Hong Kong	**Macau**
Main Contract	EGWS	EGWT
U-Select Endorsement	DCFZ	DCGI
Schedule of Fees and Charges	EGWO	EGWP
Juvenile Lien Endorsement (for issue age 180 days)	DB9R	
PRC Endorsement	AEDU	
Cheerful Term	JB0B	
CIR Pro on Cheerful Term	N10H	

L. Frequently Asked Questions

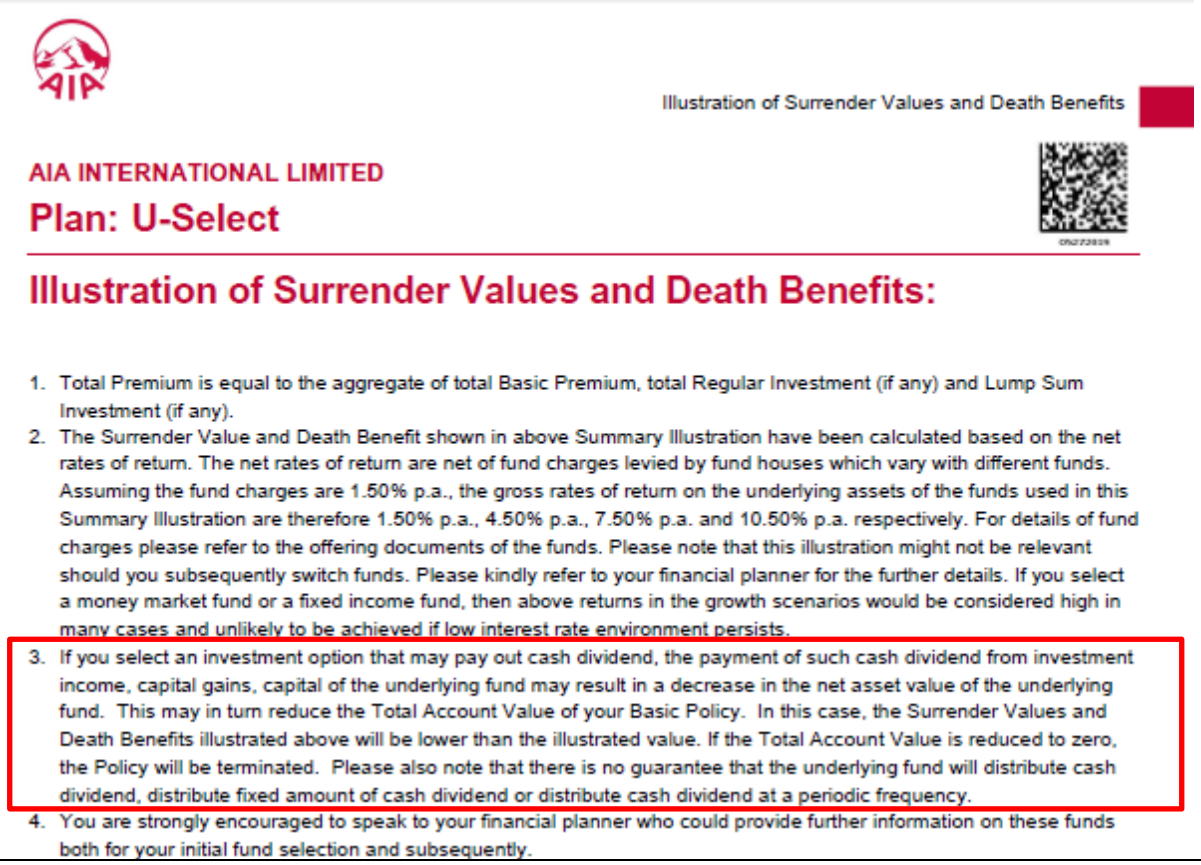
1.	**Q:**	Does the enhancement of customers' suitability assessment for U-Select also apply to other ILAS policy?
	A:	No. The enhancement of customers' suitability assessment will only be applicable to the policies of U-Select and Treasure Master Plus.
2.	**Q:**	When will AIA inform the existing policyholders of U-Select about introduction of the Investment Options (Cash Distribution) and the enhancement of customers' suitability assessment which is launching on 16 May 2019?
	A:	Notification to the existing policyholders of U-Select are sent in two batches: <u>Hong Kong Customers</u> The 1st batch of notification was sent on 8 April 2019 to those policyholders who held U-Select policies on or before 31 March 2019. The 2nd batch of notification will be sent on 23 May 2019 to those policyholders who held U-Select policies between 1 April 2019 and 16 May 2019. <u>Macau Customers</u> The 1st batch of notification was sent on 2 May 2019 to those policyholders who held U-Select policies on or before 16 April 2019. The 2nd batch of notification will be sent on 23 May 2019 to those policyholders who held U-Select policies between 17 April 2019 and 16 May 2019.
3.	**Q:**	What are Record Date, Ex-Dividend Date, Payment Date, AIA Dividend Received Date and AIA Payment Date?
	A:	<table><tr><th>Date</th><th>Meaning</th></tr><tr><td>Record Date</td><td>The date that AIA records the number of units of the Investment Option (Cash Distribution) held by the policyholders.</td></tr><tr><td>Ex-Dividend Date</td><td>The date on which the underlying fund will deduct the declared dividend per unit from the net asset value.</td></tr><tr><td>Payment Date</td><td>The date on which the underlying fund will distribute the declared dividend to AIA.</td></tr><tr><td>AIA Dividend Received Date</td><td>The date on which AIA received the dividend from the underlying fund.</td></tr><tr><td>AIA Payment Date</td><td>The date on which AIA distributes the dividend received to the policyholders. AIA will distribute the dividend within 12 working days upon receipt of the dividend.</td></tr></table> Please refer to the website of the relevant fund houses, agency corner, Customer Corner, ULB website and AIA Corporate Website for details.

4.	**Q:**	Is the dividend payment date of the corresponding underlying fund of an Investment Option (Cash Distribution) the same as the dividend payment date of that Investment Option (Cash Distribution)?
	A:	No. AIA will pay the dividend received from the underlying fund to the policyholders within 12 working days once AIA received the declared dividend from the corresponding underlying fund.
5.	**Q:**	How to calculate the dividend amount that the eligible policyholders can receive?
	A:	Example: The underlying fund of an Investment Option (Cash Distribution) has declared a cash dividend of US$0.05 per unit in May 2019. Mr. Lee owned a U-Select policy on 1 March 2019 and has 100 units of this Investment Option (Cash Distribution) on 7 May 2019 (i.e., the Record Date). Mr. Lee is eligible to receive the following dividend: 100 units x US$0.05 / units = US$5 AIA will convert US$5 to HKD and pay to Mr. Lee's registered e-BankIn account.
6.	**Q:**	How can the existing policyholders to be eligible to select the Investment Options (Cash Distribution)?
	A:	The existing policyholders should complete, sign and submit the following documents in order to be eligible to select the Investment Options (Cash Distribution): (a) "Request for Amendment to U-Select Policy Terms" (OPPOSF84.0419); (b) "Supplement to Risk Profile Questionnaire" (OPPOSF79.0419) (for customers who choose to switch-in to the Investment Options (Cash Distribution)); or the new "Risk Profile Questionnaire" (OPUAIFA2.0519) (for customers who choose to invest into the Investment Options (Cash Distribution) in form of top-up premium); (c) Request for Application/Change of e-BankIn (OPPOSF40) (Only applicable for HK policies); and (d) The new "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" (OPPOSF47.0419) (Customers can select Investment Options (Cash Distribution) starting from 16 May 2019).

7.	**Q:**	Why the existing policyholders have to submit the "Request for Amendment to U-Select Policy Terms" in order to be eligible to select the Investment Options (Cash Distribution)?
	A:	The existing policy terms of U-Select stated that if dividend is distributed from the underlying fund of an investment option, the dividend will be re-invested in the form of additional units into that investment option. To allow dividend to be paid in cash, policyholders have to accept the new policy terms so that cash dividend can be paid directly to the policyholder. The existing policyholders, therefore, have to complete, sign and submit the "Request for Amendment to U-Select Policy Terms" if they intend to select the Investment Options (Cash Distribution). Please note that the policy terms of U-Select were updated with effect from 16 May 2019. Therefore, any customers apply for U-Select on or after 16 May 2019 are eligible to select Investment Options (Cash Distribution).
8.	**Q:**	Why should the existing policyholders submit the "Supplement to Risk Profile Questionnaire" in order to be eligible to select Investment Options (Cash Distribution)?
	A:	This is part of the enhancement for customers' suitability assessment. Customers are required to confirm whether they rely on the non-guaranteed cash dividend from the Investment Option(s) (Cash Distribution) as their main or only source of income in the "Supplement to Risk Profile Questionnaire". If the answer is "YES", they are not eligible to select Investment Options (Cash Distribution).

9.	**Q:**	What are the changes in the updated "Important Facts Statement and Applicant's Declarations"?
	A:	**<u>Important Facts Statement and Applicant's Declarations (OPUAIFA8.0519) (for new policy)</u>** • <u>The updated "Important Facts Statement and Applicant's Declarations" (OPUAIFA8.0519) that is applicable to new customers</u> has added the following two sections for specific risks: i. Specific risk of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities ii. Specific risks of investing in Investment Option (Cash Distribution) (6) **<u>Specific risk of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities:</u>** (a) The underlying fund of an investment option may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund of the investment option. (b) The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund. (7) **<u>Specific risks of investing in Investment Option (Cash Distribution):</u>** The Investment Option designated with "(Dis)" in the name (the "Investment Option (Cash Distribution)") is an investment option that may distribute cash dividend on a regular basis. If you choose to invest in the Investment Option(s) (Cash Distribution), you will receive cash dividend if AIA receives such dividend from the underlying fund(s) of the Investment Option(s) (Cash Distribution). Please note: (a) There is no guarantee that the underlying fund of an Investment Option (Cash Distribution) will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. The amount of cash dividend paid is in no way an indication, a forecast or a projection of cash dividends to be paid in the future. (b) An underlying fund of an Investment Option (Cash Distribution) may, according to its dividend policy, pay cash dividend out of investment income, capital gains or capital of the underlying fund. Payment of cash dividend out of capital indicates an actual withdrawal of part of the original investment, or payment of cash dividend out of gross investment income while paying or charging all of the underlying fund's expenses and fees out of or to the capital will lead to an increase in distributable income for payment of cash dividend and hence, the underlying fund may effectively pay cash dividend out of capital. Such payments of cash dividend will result in an immediate decrease in the net asset value per unit of the underlying fund after the date of dividend payment, and change in the unit price of the underlying fund will be reflected in the price of the Investment Option (Cash Distribution). (c) In comparison to the Investment Options that reinvest dividend, Investment Options (Cash Distribution) pay out cash dividend and hence, may reduce the Total Account Value of the ILAS policy. This may in turn reduce the death benefit payable. If the Total Account Value is reduced to zero, the Policy will be terminated. (d) You should not select the Investment Options (Cash Distribution) unless you understand them and your financial planner has explained to you how they are suitable to you. Please refer to the offering documents (including the product key facts statements) of the underlying funds for details of the underlying funds (including, without limitation, their investment objectives and policies, risk factors and charges). • The "Cooling-off period" section has been revised to reflect that if the policy is cancelled within cooling-off period, AIA will deduct the amount of cash dividend paid by Investment Option(s) (Cash Distribution) from the original investment.

		(2) Cooling-off period*: **You have the right to cancel this ILAS policy** and get back your original investments (subject to market value adjustment) and levy (for Hong Kong policies only) less the amount of cash dividend paid to you if you have selected Investment Option(s) (Cash Distribution) (if applicable) within the cooling-off period, which is 21 days after the delivery of the policy or issue of a notice to you or your representative, whichever is the earlier. For details of how you can exercise this right, please refer to the application form. *not applicable for contribution of top-up premium **Important Facts Statement and Applicant's Declarations (OPPOSF61.0419) (for top-up premium)** • The updated "Important Facts Statement and Applicant's Declarations" (OPPOSF61.0419) for top-up premium has also added the above two sections for specific risks: i) Specific risks of investing in Investment Option / Investment Option (Cash Distribution) with underlying investments in derivatives and/or fixed income securities ii) Specific risk of investing in Investment Option (Cash Distribution)

10.	**Q:**	What are the changes in the illustration document?
	A:	With effect from 16 May 2019, the following risk disclosure statements are added to the illustration document of U-Select to remind customers the potential risks of investing in Investment Options (Cash Distribution).  Illustration of Surrender Values and Death Benefits AIA INTERNATIONAL LIMITED Plan: U-Select Illustration of Surrender Values and Death Benefits: 1. Total Premium is equal to the aggregate of total Basic Premium, total Regular Investment (if any) and Lump Sum Investment (if any). 2. The Surrender Value and Death Benefit shown in above Summary Illustration have been calculated based on the net rates of return. The net rates of return are net of fund charges levied by fund houses which vary with different funds. Assuming the fund charges are 1.50% p.a., the gross rates of return on the underlying assets of the funds used in this Summary Illustration are therefore 1.50% p.a., 4.50% p.a., 7.50% p.a. and 10.50% p.a. respectively. For details of fund charges please refer to the offering documents of the funds. Please note that this illustration might not be relevant should you subsequently switch funds. Please kindly refer to your financial planner for the further details. If you select a money market fund or a fixed income fund, then above returns in the growth scenarios would be considered high in many cases and unlikely to be achieved if low interest rate environment persists. 3. If you select an investment option that may pay out cash dividend, the payment of such cash dividend from investment income, capital gains, capital of the underlying fund may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the Total Account Value of your Basic Policy. In this case, the Surrender Values and Death Benefits illustrated above will be lower than the illustrated value. If the Total Account Value is reduced to zero, the Policy will be terminated. Please also note that there is no guarantee that the underlying fund will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. 4. You are strongly encouraged to speak to your financial planner who could provide further information on these funds both for your initial fund selection and subsequently.
11.	**Q:**	What is the additional question in the post-sales call?
	A:	A question is added in the post-sales call for U-Select policies. The question is as follows: *"This ILAS policy provides investment options that may pay out cash dividend.* *If you have selected or intend to select these investment options, you should understand that cash dividend is paid out from investment income, capital gains or capital of the underlying fund and such payment of cash dividend may result in a decrease in the net asset value of the underlying fund. This may in turn reduce the account value of your policy. In this case, the surrender values and death benefits will be lower than the illustrated value in the illustration document.* *Please also note that there is no guarantee that the investment options will distribute cash dividend, distribute fixed amount of cash dividend or distribute cash dividend at a periodic frequency. You are clear with that, right?"*

12.	**Q:**	If the underlying fund of an Investment Option (Cash Distribution) distributes dividend in USD, how does AIA distribute the dividend to the policyholder's registered e-BankIn account (Only applicable to policies in HK)?
	A:	For Hong Kong policies, AIA will convert the USD dividend received from the corresponding underlying fund to HKD (the exchange rate used are based on prevailing exchange rate as determined by AIA in good faith and commercially reasonable manner with reference to prevailing market exchange rates from time to time. Please refer to aia.com.hk for the current exchange rate), and through autopay deposit it into the policyholder's registered e-BankIn account. If for any reasons, AIA is not able to transfer the dividend amount in HKD to the registered e-BankIn account (e.g. bank account closed), AIA will **re-convert the returned dividend amount (HKD) to policy currency (i.e. USD or HKD)** and transfer it to the FPDA of the policy. If the policy is a Macau policy or has not registered for an e-BankIn account with AIA, AIA will directly transfer the USD dividend received in **policy currency (i.e. USD or HKD)** to the FPDA of the policy.
13.	**Q:**	Will AIA charge any fees for distributing the dividend to the policyholders (Only applicable to policies in HK)?
	A:	Currently, AIA waives the banking charges when distributing dividend to the policyholders' registered e-BankIn accounts. Customers may contact their banks to check if they will charge for any other fees. Withdrawal charge is not applicable to distribution of cash dividend.
14.	**Q:**	When should customers use new forms if they apply for U-Select?
	A:	AIA will only accept the below revised forms if customers apply for U-Select or apply policy changes in U-Select on or after 16 May 2019: • Important Facts Statement and Applicant's Declarations (New customers) (OPUAIFA8.0519) • Important Facts Statement and Applicant's Declarations (Top-up premium) (OPPOSF61.0419) • Risk Profile Questionnaire (OPUAIFA2.0519) • Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only) (OPPOSF47.0419)

<table>
<tr><td rowspan="2">15.</td><td>Q:</td><td>Can customers of U-Select select investment options with risk level higher than their risk profile?</td></tr>
<tr><td>A:</td><td>With effect from 16 May 2019, AIA will enhance the customers' suitability assessment for U-Select to further protect customer's interest throughout the policy lifetime. We will assess the risk level of each selected investment option against the customer's risk tolerance level when handling any request for switching or top-up investment. Please refer to the following table for details:

<table>
<tr><th>Identified risk tolerance level of customer</th><th>Available investment options</th></tr>
<tr><td>"Low"</td><td>Investment options with "low" risk level only</td></tr>
<tr><td>"Medium"</td><td>Investment options with "medium" or "low" risk level</td></tr>
<tr><td>"High"</td><td>Investment options with any risk level</td></tr>
</table>

Customers who select investment options with risk level higher than their risk tolerance level have to state the reason(s) or confirm the mismatch of risk level in relevant forms and submit to AIA.

Please refer to sections "III Suitability declaration" under "G. Enhancement on customer suitability assessment" for details.</td></tr>
<tr><td rowspan="2">16.</td><td>Q:</td><td>If a policyholder submitted the "Request for Amendment to U-Select Policy Terms" before 16 May 2019, when will the confirmation be sent to the policyholder?</td></tr>
<tr><td>A:</td><td>If the policyholder submitted the "Request for Amendment to U-Select Policy Terms" before 16 May 2019, AIA will assess the request.

After approving the requests, AIA will send a confirmation and the contract endorsement to the customer for record on or after 16 May 2019, which is the launch date of the Investment Options (Cash Distribution).

No acknowledgement will be sent to the customer before 16 May 2019.</td></tr>
</table>

17.	**Q:**	Can a policyholder submit a request to switch into or invest top-up premium in the Investment Option(s) (Cash Distribution) before 16 May 2019?
	A:	No. Investment Options (Cash Distribution) will be launched on 16 May 2019. AIA will reject any switching or top up request received before 16 May 2019. In addition, starting from 16 May 2019, policyholders **must use the revised** "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" (OPPOSF47.0419) form to apply for switching or to invest with top up premium in the Investment Options (Cash Distribution). For U-Select, the old "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" form will not be accepted. Please refer to section "**G. Enhancement on customers' suitability assessment**" for details. The revised "Request for Investment-Linked Assurance Scheme ("ILAS") Services (For Cheerful Life/ U-Select only)" can also be downloaded from the Agency Corner (Download → Forms → Operations) on or after 16 May 2019. Starting from 16 May 2019, policyholders can login to the Customer Corner or mobile app AIA Connect to apply or switching. Application for investing with top up premium will follow the existing procedures.
18.	**Q:**	When can policyholders of U-Select complete the online "Request for Amendment to U-Select Policy Terms", "Supplement to Risk Profile Questionnaire" and switch into the Investment Options (Cash Distribution) in the Customer Corner or AIA Connect?
	A:	The policyholders can login to their Customer Corner or AIA Connect accounts starting from 16 May 2019 to accept the revised policy terms, complete the supplementary risk profile questionnaire and switch in to the Investment Options (Cash Distribution).

M. The Selling Process of ILAS

	Procedure	Points to notes	Required documents
1	**Suitability assessment**	• Understand customers' objective in purchasing AIA products, and their preferences over different type of insurance products. Please be noted that ILAS products should only be recommended when customers have chosen "Financial protection" and "Investment" as their objectives in purchase • Understand the expected policy term of the customers, based on customers' income and saving, assess the affordability of the customers for paying premiums throughout the policy term • Recommend insurance products of different types (including at least one participating product), ensuring ILAS product is suitable for the customers based on their financial needs • Assess the risk profile of customers, and find out customers' risk tolerance level	• Financial Needs Analysis (FNA) • Risk Profile Questionnaires (RPQ)
2	**Provide relevant documents, and recommend ILAS product which suit the needs of customers**	• Before the purchase, customers should have some fundamental understanding on ILAS plan • Based on the investment needs and financial status of the customers, propose ILAS that suit customers' need, and using the Product Brochure to go through the features and benefits of the product • Utilizing the Key Facts Statement, go through the product features, risks factors, fee and charges, and other important facts with customers • Utilizing the Investment Options Brochure, go through the information of investment options, and remind the customers to read through the prospectus of relevant investment options, in order to understand the fees and its calculation, and any dealing restrictions applicable to the investment options • Provide a tailored-made Illustration Document, and to go through the plan details, including the assumed rate of return, fees, benefits, premium payment term and premiums	• Pamphlet "Questions you need to ask before taking out an ILAS product" • Product Brochure (PB) • Product Key Facts Statement (PKFS) • Investment Options Brochure (IOB) • Illustration Document

3	**Handle the application process**	• Before filling in the application form, make sure the customers fully understand the content in the Illustration Document • Customers to select the investment options, based on their result of Risk Profile Questionnaires, referencing the information on Investment Options Brochure and performance summaries • Ensure the customers fully understand the Important Facts Statement, including Statement of Purpose, Cooling-off Period, No Ownership of Assets and No Guarantee for Investment Returns, Long-term Features, Fees and Charges, Specific Risk of Investing in Investment Option/ Investment Option (Cash Distribution) with Underlying Investment in Derivatives and/ or Fixed Income Securities, Specific Risks of Investing in Investment Options (Cash Distribution), Switching of Investment, Premium Holiday, Risk of Early Termination, Intermediaries' Remuneration, and Post-Sales Controls • Customers declared to received relevant documents, and acknowledged fully understand and agreed with the features, premiums, risks and investment options of the ILAS plan chosen, and acknowledge the plan chosen meets their personal needs • Assist the customers to complete the application form, and other relevant documents • Customers to sign the documents one by one	• Illustration Document • Risk Profile Questionnaires, Investment Options Brochure and performance summaries • Important Facts Statement and Applicants' Declaration • Application forms
4	**Post-sales call**	• Notify the customers that AIA customer services officer will conduct a post-sales call after the issuance of the policy, aiming to ensure customers' understanding on the policy information, and to ensure customers benefits are protected	

N. Product Risks

Investment involves risks, consultant should explain the relevant risks of U-Select and Investment Options (Cash Distribution) to customers.

The Relevant Risks of U-Select

1. **Credit and insolvency risks**
   U-Select is an insurance policy issued by AIA. The investments of customers are subject to the credit risks of AIA.

2. **The investment options available under U-Select can have very different features and risk profiles. Some may be of high risk. Please read the principal brochure and the offering documents of the underlying funds involved for details.**

3. **Early surrender / withdrawal penalty**
   U-Select policy is designed to be held for a long term period. Early surrender or withdrawal of the ILAS policy / suspension of or reduction in premium may result in a significant loss of principal and bonus awarded. Poor performance of underlying funds may further magnify the investment losses, while all charges are still deductible. In particular, if customers surrender the ILAS policy in the 1st Premium Payment Year, customers will lose all their Basic Premium paid because of the premium charge, which is 100% of their Basic Premium paid.

4. **Premium holiday**
   With no premium contribution during premium holiday, the value of this ILAS policy may be significantly reduced due to fees and charges, which are still deductible during premium holiday. If the value of the ILAS policy is insufficient to cover such fees and charges, the policy will lapse and customers may lose all their investments and benefits (including the life insurance coverage). Besides, customers' entitlement to the bonus and the conditional 10-year no lapse privilege may also be affected.

5. **Market risks**
   Return of U-Select policy is contingent upon the performance of the underlying funds and therefore there is a risk of capital loss.

6. **Foreign exchange risks**
   The investment returns of customers' ILAS policy may be subject to foreign exchange risks as some of the underlying funds may be denominated in a currency which is different from that of customers' ILAS policy.

The Relevant Risks of Investment Options (Cash Distribution)

1. Potential risks on dividend distribution:

- Dividend should not be relied on as the main or only source of income;
- Historical dividend yields are for reference only and in no way should they be taken as the prediction or indicator of dividend yields for the future; and
- Investment options in distribution shares will not guarantee:
  (1) the distribution of cash dividends;
  (2) the frequency of distribution; and
  (3) the amount or rate of cash dividends.

2. Potential risks on account value:

- A distribution fund may at its discretion pay cash dividend out of investment income, capital gains or capital while charging/ paying all of its fees and expenses to/ out of capital (i.e. effectively pay cash dividend out of capital). Since this kind of payout does not represent payment purely from investment income, it may reduce the net asset value and lead to a decrease in the unit price of the investment option. Consequentially, it may reduce the account value (and death benefit and surrender value) of the policy. Please refer to the Investment Options Brochure for the associated risks. For details of the cash dividend composition of the underlying funds, please visit http://www.aia.com.hk/.
- As dividend can be paid out directly and will not be reinvested in the underlying fund, the unit price of the investment option or the policy value may remain the same or be reduced. Consequentially, the account value (and death benefit and surrender value) of the policy may be reduced or may remain unchanged.

3. Investment options in distribution shares will face similar potential risks as other investment options in asset category:

- The underlying fund of an investment option in distribution shares may invest in derivatives and be exposed to counterparty, leverage, liquidity, market, volatility or other relevant risks, all of which may adversely impact the net asset value of the underlying fund.
- The underlying fund of an investment option may be exposed to credit or default risk of the fixed income securities that it invests in. In the event of default or bankruptcy of an issuer, the underlying fund of the investment option may experience significant losses. The actual or perceived downgrading of a rated fixed income security will decrease in value and liquidity, and may have an adverse impact on the net asset value of the underlying fund.

Please refer to the latest offering documents of U-Select for details of the potential risks of Investment Options (Cash Distribution).

O. Mapping in Financial Needs Analysis Form

適合性評估 Suitability Assessment

問題 Questions		可配對選項 choices that can be mapped to apply the product
1. 您選購本公司產品的目標為何? (可選多於一項) **1. What are your objectives of buying our product? (tick one or more)**		
A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	★
B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	
C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
E	投資 Investment	★
F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2. 您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) 2. What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	
B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	★
E	其他 (請詳述) : Others (Please specify) _____	

★ 必填選擇

★ Compulsory choices.

3. 您投購保單及/或投資計劃的目標得益/保障年期為多久? (請選一項)： **3. What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)**	
<1 year 年	
1-5 years 年	
6-10 years 年	
11-20 years 年	✓
> 20 years 年	✓
終身 Whole of Life	✓
4a. 您能夠及願意支付保單及/或投資計劃的年期為? (請選一項) **4a. For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)**	
<1 year 年	
1-5 years 年	
6-10 years 年	
11-20 years 年	
> 20 years 年	
終身 Whole of Life	✓

P. Market Comparison

Disclaimer: AIA does not guaranteed the accuracy and completeness of the comparison information as the below analysis and comparisons made by the Company are based on other company's product information on the internet in Mar 2019. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.

Note: This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).

Plan	**AIA U-Select**		**FX Life Chxxrs Plxx**		**AXX Oxion II**	
Basic Information						
Plan Type	Basic premium, optional regular top up, optional lump sum top up		Basic premium, optional regular top up, optional lump sum top up		Basic premium, optional regular top up, optional lump sum top up	
Total Fees and Charges Disclosed in KFS	30%		31.4% - 45.5% (Depends on plan chosen)		29.4% - 33.3% (Depends on plan chosen)	
Cost of Life Protection Disclosed in KFS	23%		16.6% - 34.1% (Depends on plan chosen)		17.8% - 21.7% (Depends on plan chosen)	
Account Structure	(1) Basic Account (2) Regular Investment Account (3) Lump Sum Investment Account		(1) Basic Account (2) Top-up Account		Account Value	
Benefit Term	Whole Life		Age 100		Age 100	
Issue age of Insured/ Owner	Insured 15 days – 70 yrs old	Owner 18 – 70 yrs old	Premium payment term 5 yr 10 yr 15 yr 20 yr	Insured Age 15 days - 65 yrs old 15 days - 65 yrs old 15 days - 65 yrs old 15 days - 60 yrs old	Insured 14 days – 70 yrs old	Owner 18 – 70 yrs old

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Policy Currency	HKD/ USD	HKD/ USD	HKD/ USD/ EUR
Min Face Amount	HKD375,000/ USD50,000	HKD80,000/USD10,000	USD25,000/ HKD200,000/ EUR25,000
Reduction of Face Amount	Allowed Subject to minimum requirement: HKD375,000/USD50,000	Allowed Subject to min requirement: HKD80,000/USD10,000	Allowed Subject to min requirement: USD25,000/ HKD200,000/ EUR25,000
Increase of Face Amount	Not Applicable	Not Applicable	Allowed in 1st policy year
Premium Payment			
Premium Term	Whole Life	5/10/15/20 years	Age 100
Payment Mode	Annual/ Semi-Annual/ Quarterly/ Monthly	Annual/ Semi-Annual/ Monthly	Annual/ Semi-Annual/ Monthly
Initial Contribution Period (ICP)	Not Applicable	Not Applicable	Not Applicable
Min Basic Premium (Annual)	Depends on Face Amount	HKD4,800/ USD600	USD240 / HKD1,920/ EUR240
Max Basic Premium (Annual)	Depends on Face Amount	Subject to underwriting	Subject to underwriting
Min Regular Top Up Premium (Annual)	For non- cash distributing IO: HKD800/ USD100 For cash distributing IO: HKD192,000/ USD24,000	HKD2,400/ USD300	USD300/ HKD2,400/ EUR300
Max Regular Top Up Premium (Annual)	Subject to underwriting	Subject to underwriting	Subject to underwriting
Optional Lump Sum Premium	Allowed	Allowed	Allowed
Min Lump Sum Top Up	For non- cash distributing IO: HKD800/ USD100 For cash distributing IO: HKD16,000/ USD2,000	HKD8,000/USD1,000	USD300/ HKD2,400/ EUR300

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Max Lump Sum Top Up	Subject to underwriting	Subject to underwriting	Subject to underwriting
Premium Holiday	- Allowed for basic premium and regular investment, starting from the 3rd policy year	- Allowed after payment of first year premium	- Allowed after payment of initial premium
	Condition: Total Account Value is sufficient to cover (i) COI for the Basic Policy and Unit Deducting Supplementary Contracts (if any); (ii) Account Value charge of the Basic Account; and (iii) Premiums of Supplementary Contracts (if any)	Condition: (i) Account Value of the Basic Account is not less than the amount equivalent to two times of the latest annual Basic Premium due; or (ii) Total Account Value is not less than the amount equivalent to three times of the latest annual Basic Premium due	- Condition: At any time the Account Value is sufficient to cover all relevant charges due
Underwriting			
Underwriting Requirements	Full underwriting - Medical - Financial - Occupational - Nationality	Full underwriting	Full underwriting - Medical - Financial - Occupational - Nationality
Fees and Charges			
Policy Fee	Not Applicable	Not Applicable	Not Applicable
Maintenance Fee	Not Applicable	USD6/ HKD48/ per month	From the 2nd policy year, USD4/ HKD32/ EUR4 per month
Account Value Charge	From 7th policy years onwards, 0.5%/12 per month based on Basic Account Value	0.125% per month of the Basic Account and Top-up Account	Started from 2nd policy year, 1.2%/12 per month of the Account Value

<table>
<tr><th>Plan</th><th colspan="2">AIA
U-Select</th><th colspan="5">FX Life
Chxxrs Plxx</th><th colspan="2">AXX
Oxion II</th></tr>
<tr><td rowspan="11">Premium Charge</td><td colspan="2"><u>For Basic Premium</u></td><td colspan="5"><u>For Basic Premium</u></td><td colspan="2"><u>For Basic Premium</u></td></tr>
<tr><td><u>Premium Payment Year</u></td><td><u>% of each Basic Premium</u></td><td colspan="5"><u>% of each Basic Premium</u></td><td><u>Premium Payment Year</u></td><td><u>% of each Basic Premium</u></td></tr>
<tr><td>1</td><td>100%</td><td rowspan="2"><u>Premium Payment Year</u></td><td colspan="4"><u>Premium Payment Period</u></td><td>1</td><td>100%</td></tr>
<tr><td>2</td><td>30%</td><td><u>5</u></td><td><u>10</u></td><td><u>15</u></td><td><u>20</u></td><td>2</td><td>20%</td></tr>
<tr><td>3-6</td><td>10%</td><td>1</td><td>20%</td><td>50%</td><td>70%</td><td>85%</td><td>3-6</td><td>10%</td></tr>
<tr><td>7 or after</td><td>0%</td><td>2</td><td>8%</td><td>15%</td><td>18%</td><td>22%</td><td>7 or after</td><td>0%</td></tr>
<tr><td colspan="2" rowspan="4"></td><td>3-5</td><td>5%</td><td>5%</td><td>5%</td><td>5%</td><td colspan="2" rowspan="4"></td></tr>
<tr><td>6-10</td><td>-</td><td>5%</td><td>5%</td><td>5%</td></tr>
<tr><td>11+</td><td>-</td><td>-</td><td>-</td><td>-</td></tr>
<tr><td colspan="5"></td></tr>
<tr><td colspan="2"><u>For regular/ lump sum investment:</u>
6% each investment</td><td colspan="5"><u>For regular/ lump sum investment:</u>
5% each investment</td><td colspan="2"><u>For regular/ lump sum investment:</u>
5% each investment</td></tr>
</table>

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Cost of Insurance	- COI = sum at risk x COI rate - Charged monthly starting from 2nd policy year - Sum at risk is the higher of (a) Face Amount and (b) 5% of Total Account Value after the deduction of account value charge for that policy month - COI rates are based on: (i) attained age and/or issue age, (ii) gender (iii) class of risk (including but not limited to health status, smoking status, nationality and residency) of insured	**Plan A (Increasing COI)** - COI = Sum Insured x COI Rate - COI rates are based on: attained age of insured, gender and class of risk (health status and smoking status) of insured. - Charged starting from 2nd policy year until Insured's age of 80 **Plan B (Level COI)** - COI = Sum Insured x COI rate - COI rates are based on: issue age of insured, gender and class of risk (health status and smoking status) of insured. - Charged starting from 2nd policy year until Insured's age of 80 **Plan C (Increasing COI)** - COI = Sum at risk x COI rate - Sum at risk is defined as the higher of: (a) excess of Sum Insured over the aggregate account value of the Basic Account and accumulated amount withdrawn from the Basic Account; or (b) US5,000 / HKD40,000 - COI rates are based on: attained age of insured, gender and class of risk (health status and smoking status) of insured. - Charged starting from 2nd policy year until Insured's age of 80	- COI = net amount at risk (NAR) x Insurance Charge rate / 12 - COI rates are based on: attained age, gender and class of risk (health status and smoking status) of insured. **Level death benefit option** NAR =higher of: (i) 105% of Account Value (ii) Sum Insured less the Account Value **Increasing death benefit option** NAR =higher of: (i) 105% of Account Value (ii) Sum Insured + Account Value less the Account Value

<table>
<tr><th>Plan</th><th colspan="3">AIA
U-Select</th><th colspan="3">FX Life
Chxxrs Plxx</th><th colspan="3">AXX
Oxion II</th></tr>
<tr><td rowspan="11">Cost of Insurance</td><td colspan="9">Below COI rates are for reference only, the actual COI rates will subject to factors such as, the insured attained age, gender and risk class.</td></tr>
<tr><td colspan="3"><u>COI Rates</u></td><td colspan="3"><u>COI Rates</u>
Plan A and C</td><td colspan="3"><u>COI Rates</u></td></tr>
<tr><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td></tr>
<tr><td>Male</td><td>Female</td><td>Male</td><td>Female</td><td>Male</td><td>Female</td></tr>
<tr><td>30</td><td>0.140%</td><td>0.109%</td><td>30</td><td>0.090%</td><td>0.080%</td><td>30</td><td>0.080%</td><td>0.054%</td></tr>
<tr><td>40</td><td>0.203%</td><td>0.163%</td><td>40</td><td>0.128%</td><td>0.090%</td><td>40</td><td>0.145%</td><td>0.110%</td></tr>
<tr><td>50</td><td>0.385%</td><td>0.312%</td><td>50</td><td>0.318%</td><td>0.228%</td><td>50</td><td>0.292%</td><td>0.217%</td></tr>
<tr><td>60</td><td>0.909%</td><td>0.529%</td><td>60</td><td>0.980%</td><td>0.573%</td><td>60</td><td>0.783%</td><td>0.539%</td></tr>
<tr><td colspan="3" rowspan="5"></td><td colspan="3">Plan B</td><td colspan="3" rowspan="5"></td></tr>
<tr><td rowspan="2">Non-smoker Insured's age</td><td colspan="2">Insured Gender</td></tr>
<tr><td>Male</td><td>Female</td></tr>
<tr><td>30</td><td>0.438%</td><td>0.276%</td></tr>
<tr><td>40</td><td>0.684%</td><td>0.423%</td></tr>
<tr><td>50</td><td>1.114%</td><td>0.672%</td></tr>
<tr><td>60</td><td>1.900%</td><td>1.137%</td></tr>
<tr><td>Surrender Charge</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td></tr>
<tr><td>Partial Withdrawal Charge</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td><td colspan="3">Not Applicable</td></tr>
<tr><td>Switching Charge</td><td colspan="3">Not Applicable</td><td colspan="3">Up to 2% of the amount being switched but is currently waived</td><td colspan="3">Not Applicable</td></tr>
</table>

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Bonus			
Bonus	**Loyalty Bonus** Condition: - The policy is in force at the 20th Policy Anniversary - Basic Premiums are paid for at least 120 policy months within the first 20th Policy Years Bonus Amount: Loyalty Bonus = Lowest annualised Basic Premium in the first 20 Policy Years x [numbers of months of Basic Premium Paid in the first 20 Policy Years / 240] Maximum: Basic Premium Paid in the first policy year	**Welcome Bonus** - to be clawed back if Insured commits suicide within the 1st policy year - Welcome Bonus = 1st policy year Basic Premium paid x Welcome Bonus Rate, where Welcome Bonus Rate = 4% (if PPP = 5 years) / 5% (if PPP = 10/15/20 years) - Payable within one month after receipt of each Basic Premium for the first policy year **Persistency Bonus** - Condition: Continuous contribution - Payable every 5 years until the end of PPP - Persistency Bonus = (total Basic premium paid in the past 5 policy years - total withdrawal amount in the past 5 policy years) x Persistency Bonus Rate / 5, where Persistency Bonus Rate = 5% (if PPP = 5 years) / 10% (if PPP = 10/15/20 years) **Loyalty Bonus** - Condition: The policy is still effective at the end of 20th policy year and all Basic premiums were paid - Payable at the end of 20th policy year - Loyalty Bonus = total premium charge levied on the Basic Premium x Loyalty Bonus Multiplier x Loyalty Bonus Adjustment Factor - where Loyalty Bonus Multiplier = 5 (if PPP = 5 years) / 3 (if PPP = 10 years) / 2 (if PPP = 15 years) / 1 (if PPP = 20 years), - where Loyalty Bonus Adjustment Factor = the Sum Insured at the time of Bonus Payment / the Sum Insured at the time of policy inception	**Loyalty Bonus** Condition: - payable every year from 10th Policy Anniversary Bonus Amount: - Loyalty Bonus = Average calendar month-end account value for the 12 months prior to the relevant policy anniversary x 1%
Surrender			
Allow surrender?	Allowed	Allowed	Allowed
Surrender Value	Total Account Value	Account Value less any outstanding fees and charges	Account Value less any outstanding fees and charges

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Partial Withdrawal			
Allow Partial Withdrawal?	Allowed	Allowed	Allowed
Min Partial Withdrawal Amount	Min: HKD800/ USD100	Min: USD 4,800/ USD600	Min: HKD 800/USD100/EUR100
Min Account Value after Partial Withdrawal	Total Account Value after partial withdrawal should be equals to or greater than HKD4,000/ USD 500	- Basic Account Value should be at least HKD4,800/ USD600 - Total Account Value should be at least HKD12,000/USD1,500	Account Value should be at least HKD4,000/USD500/ EUR500
Benefits			
Death Benefit	**Total Account Value, plus the higher of** (i) Face Amount (ii) 5% of Total Account Value **If the insured passed away within 180 days from date of birth:** Total Account Value, plus the higher of (i) 20% Face Amount (ii) 5% of Total Account Value	**Before Insured's age of 80** **(a) Plan A and B - non-level death benefit** **The higher of:** (i) Sum Insured + total account value - any outstanding fees and charges (ii) 105% of (Total Account Value - any outstanding fees and charges) **(b) Plan C - level death benefit** The higher of: (i) Sum at risk + total account value - any outstanding fees and charges (ii) 105% of (Total Account Value - any outstanding fees and charges) Sum at risk is defined as the higher of: (a) excess of Sum Insured over the aggregate account value of the Basic Account and accumulated amount withdrawn from the Basic Account; or (b) US5,000 / HKD40,000 **On or after Insured's age of 80** 105% of (Total Account Value - any outstanding fees and charges)	**Level Death Benefit** Higher of: (i) basic sum assured – any withdrawal made (ii) 105% of Account Value **Increasing Death Benefit** Higher of: (i) basic sum assured + Account Value (ii) 105% of Account Value

Plan	AIA U-Select	FX Life Chxxrs Plxx	AXX Oxion II
Other Benefits	**Conditional 10-year no lapse privilege** **Conditions:** (i) No premium holidays have been exercised (ii) No partial withdrawals have been made from the Basic Account (iii) The Policy has not been Lapsed and reinstated before	**Terminal Illness Benefit** Benefit = 5% of Sum Insured (maximum: HKD40,000/USD5,000)	Not Applicable
Riders			
	(i) Critical Illnesses (ii) Medical (iii) Accidents (iv) Waiver of premiums (v) Disabilities (vi) Surgical benefits	Riders are attachable	(i) Critical Illnesses (ii) Accidents (iii) Medical (iv) Waiver of premiums
Investment Options			
No. of Investment Options	52	173	148
Cash Dividends			
Investment Options Distributing Cash Dividends	9	Nil	Nil
Payout Method	Auto-pay (eBank-In) / Cheque/ FPDA	Not Applicable	Not Applicable
Payout Currency	Auto-pay: by HKD / FPDA: by policy currency	Not Applicable	Not Applicable
Payout Frequency	Monthly	Not Applicable	Not Applicable

Q. Standard Premium Rate Table

(i) Schedule of Annual Premium Rate of U-Select – Male (Per US$ / HK$ 1,000 Face Amount)					
Issue Age	**Non-Smoker**	**Smoker**	**Issue Age**	**Non-Smoker**	**Smoker**
0	8.05	8.05	36	15.43	20.32
1	8.05	8.05	37	16.26	21.38
2	8.05	8.05	38	17.13	22.50
3	8.05	8.05	39	18.05	23.67
4	8.05	8.05	40	19.02	24.90
5	8.05	8.05	41	20.04	26.20
6	8.05	8.05	42	21.11	27.57
7	8.05	8.05	43	22.24	29.01
8	8.05	8.05	44	23.43	30.52
9	8.05	8.05	45	24.68	32.11
10	8.05	8.05	46	26.01	33.76
11	8.05	8.05	47	27.42	35.49
12	8.05	8.05	48	28.90	37.31
13	8.05	8.05	49	30.46	39.22
14	8.05	8.05	50	32.11	41.23
15	8.05	8.05	51	33.85	43.34
16	8.13	8.36	52	35.68	45.56
17	8.21	8.68	53	37.61	47.90
18	8.29	9.01	54	39.64	50.36
19	8.37	9.35	55	41.79	52.95
20	8.45	9.71	56	44.03	55.57
21	8.54	10.08	57	46.40	58.32
22	8.63	10.46	58	48.89	61.21
23	8.72	10.86	59	51.52	64.24
24	8.81	11.27	60	54.29	67.42
25	8.90	11.70	61	57.21	70.76
26	9.35	12.30	62	60.28	74.27
27	9.83	12.93	63	63.52	77.95
28	10.33	13.59	64	66.93	81.81
29	10.86	14.29	65	70.52	85.87
30	11.41	15.02	66	74.11	89.93
31	11.99	15.79	67	77.70	93.99
32	12.60	16.60	68	81.29	98.05
33	13.24	17.45	69	84.88	102.11
34	13.92	18.35	70	88.47	106.17
35	14.65	19.31			

(i) Schedule of Annual Premium Rate of U-Select – Female (Per US$ / HK$ 1,000 Face Amount)					
Issue Age	**Non-Smoker**	**Smoker**	**Issue Age**	**Non-Smoker**	**Smoker**
0	7.35	7.35	36	13.92	18.32
1	7.35	7.35	37	14.70	19.32
2	7.35	7.35	38	15.52	20.37
3	7.35	7.35	39	16.39	21.48
4	7.35	7.35	40	17.31	22.65
5	7.35	7.35	41	18.28	23.89
6	7.35	7.35	42	19.30	25.19
7	7.35	7.35	43	20.38	26.57
8	7.35	7.35	44	21.52	28.02
9	7.35	7.35	45	22.72	29.56
10	7.35	7.35	46	24.03	31.05
11	7.35	7.35	47	25.45	32.62
12	7.35	7.35	48	26.93	34.27
13	7.35	7.35	49	28.47	36.00
14	7.35	7.35	50	29.99	37.82
15	7.35	7.35	51	31.59	39.73
16	7.43	7.63	52	33.28	41.74
17	7.51	7.92	53	35.06	43.85
18	7.59	8.22	54	36.93	46.07
19	7.67	8.54	55	38.21	48.41
20	7.75	8.87	56	40.23	50.77
21	7.83	9.21	57	42.36	53.25
22	7.91	9.56	58	44.60	55.85
23	7.99	9.93	59	46.96	58.58
24	8.07	10.31	60	49.45	61.44
25	8.15	10.71	61	52.07	64.44
26	8.55	11.24	62	54.83	67.58
27	9.02	11.80	63	57.73	70.88
28	9.46	12.38	64	60.79	74.34
29	9.93	12.99	65	64.02	77.96
30	10.42	13.63	66	67.25	81.58
31	10.93	14.31	67	70.48	85.20
32	11.47	15.02	68	73.71	88.82
33	12.03	15.76	69	76.94	92.44
34	12.62	16.54	70	80.17	96.06
35	13.18	17.37			

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Male) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0					0.19	0.19	1.51	1.51
1					0.19	0.19	1.58	1.58
2					0.20	0.20	1.65	1.65
3					0.21	0.21	1.72	1.72
4					0.21	0.21	1.79	1.79
5					0.22	0.22	1.87	1.87
6					0.23	0.23	1.97	1.97
7					0.24	0.24	2.07	2.07
8					0.25	0.25	2.17	2.17
9					0.27	0.27	2.28	2.28
10					0.27	0.27	2.40	2.40
11					0.28	0.28	2.47	2.47
12					0.30	0.30	2.54	2.54
13					0.31	0.31	2.61	2.61
14					0.33	0.33	2.68	2.68
15					0.35	0.35	2.76	2.76
16					0.37	0.38	2.91	4.21
17					0.39	0.41	3.11	4.52
18	0.11	0.12	0.86	0.93	0.41	0.45	3.35	4.76
19	0.12	0.13	0.88	0.98	0.43	0.49	3.60	5.07
20	0.12	0.13	0.90	1.03	0.46	0.53	3.87	5.33
21	0.13	0.15	0.93	1.10	0.49	0.58	4.17	5.64
22	0.12	0.15	0.95	1.15	0.52	0.63	4.50	5.96
23	0.13	0.16	0.98	1.22	0.56	0.69	4.81	6.27
24	0.13	0.17	1.01	1.29	0.59	0.76	5.11	6.59
25	0.14	0.18	1.03	1.36	0.63	0.83	5.44	6.93
26	0.15	0.19	1.07	1.41	0.70	0.92	5.74	7.30
27	0.16	0.22	1.11	1.47	0.78	1.02	6.03	7.66
28	0.17	0.23	1.17	1.54	0.86	1.13	6.41	8.12
29	0.19	0.25	1.22	1.61	0.95	1.25	6.86	8.70
30	0.21	0.27	1.29	1.69	1.05	1.38	7.23	9.17
31	0.23	0.30	1.35	1.78	1.16	1.53	7.61	9.66
32	0.25	0.32	1.42	1.87	1.29	1.70	7.98	10.13
33	0.27	0.36	1.50	1.98	1.42	1.87	8.47	10.76
34	0.29	0.39	1.59	2.10	1.57	2.08	8.98	11.41
35	0.32	0.43	1.70	2.24	1.74	2.30	9.52	12.09

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Male) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
36	0.36	0.48	1.81	2.38	1.92	2.53	10.04	12.81
37	0.40	0.52	1.93	2.54	2.12	2.79	10.58	13.51
38	0.44	0.57	2.08	2.73	2.35	3.08	11.13	14.22
39	0.48	0.63	2.23	2.92	2.59	3.40	11.72	14.98
40	0.54	0.70	2.39	3.13	2.85	3.73	12.51	15.98
41	0.60	0.78	2.49	3.25	3.14	4.10	13.34	17.06
42	0.67	0.87	2.59	3.38	3.45	4.50	14.08	17.95
43	0.73	0.96	2.71	3.54	3.77	4.92	14.87	18.99
44	0.81	1.06	2.85	3.72	4.12	5.37	15.73	20.12
45	0.90	1.17	3.01	3.92	4.51	5.86	16.47	21.17
46	1.00	1.29	3.19	4.14	4.91	6.38	17.42	22.47
47	1.10	1.43	3.38	4.38	5.35	6.92	18.21	23.61
48	1.22	1.58	3.60	4.64	5.81	7.51	19.05	24.85
49	1.36	1.75	3.83	4.93	6.30	8.11	19.94	26.20
50	1.50	1.92	4.10	5.27	6.81	8.75	20.87	27.66
51	1.66	2.13	4.40	5.63	7.36	9.42	22.30	29.81
52	1.84	2.34	4.73	6.03	7.92	10.11	23.37	31.38
53	2.04	2.59	5.09	6.48	8.50	10.83	24.74	33.56
54	2.25	2.86	5.47	6.95	9.10	11.57	26.19	35.90
55	2.49	3.15	5.91	7.49	9.74	12.34	27.73	38.40
56					10.39	13.12	29.58	41.02
57					11.06	13.90	31.48	43.68
58					11.75	14.71	33.40	46.39
59					12.45	15.53	35.36	49.15
60					13.18	16.36	37.36	51.90

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Female) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
0					0.14	0.14	2.00	2.00
1					0.15	0.15	2.10	2.10
2					0.15	0.15	2.21	2.21
3					0.15	0.15	2.33	2.33
4					0.16	0.16	2.45	2.45
5					0.17	0.17	2.57	2.57
6					0.17	0.17	2.67	2.67
7					0.18	0.18	2.77	2.77
8					0.18	0.18	2.88	2.88
9					0.19	0.19	2.99	2.99
10					0.19	0.19	3.10	3.10
11					0.20	0.20	3.16	3.16
12					0.21	0.21	3.22	3.22
13					0.21	0.21	3.28	3.28
14					0.22	0.22	3.34	3.34
15					0.23	0.23	3.40	3.40
16					0.25	0.26	3.51	5.07
17					0.26	0.28	3.70	5.39
18	0.13	0.14	1.08	1.17	0.27	0.30	3.96	5.66
19	0.13	0.14	1.10	1.23	0.29	0.32	4.28	5.95
20	0.14	0.16	1.13	1.30	0.31	0.35	4.67	6.22
21	0.14	0.16	1.17	1.37	0.33	0.38	5.03	6.66
22	0.14	0.17	1.20	1.46	0.34	0.41	5.45	7.10
23	0.15	0.19	1.23	1.53	0.37	0.46	5.80	7.57
24	0.15	0.19	1.27	1.63	0.38	0.49	6.19	8.02
25	0.16	0.21	1.32	1.73	0.41	0.53	6.59	8.53
26	0.18	0.23	1.36	1.79	0.45	0.59	6.90	8.96
27	0.19	0.24	1.42	1.86	0.49	0.65	7.27	9.36
28	0.20	0.26	1.48	1.93	0.55	0.71	7.69	9.92
29	0.22	0.29	1.54	2.01	0.60	0.78	8.25	10.58
30	0.24	0.31	1.62	2.12	0.65	0.85	8.68	11.15
31	0.26	0.34	1.70	2.22	0.72	0.94	9.09	11.69
32	0.28	0.37	1.79	2.34	0.78	1.02	9.49	12.23
33	0.31	0.41	1.89	2.47	0.85	1.12	10.02	12.96
34	0.34	0.45	2.00	2.62	0.93	1.22	10.56	13.70

Issue Age	(ii) Schedule of Annual Premium Rates of Supplementary Contracts (Female) (per US$ / HK$1,000 Supplementary Contract face amount)							
	WP		EAPWP		WPCI Pro		CIR Pro (Applicable to both attached on basic and Cheerful Term)	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
35	0.37	0.49	2.11	2.78	1.01	1.34	11.14	14.42
36	0.41	0.54	2.25	2.96	1.11	1.46	11.67	15.12
37	0.44	0.58	2.41	3.17	1.22	1.60	12.23	15.78
38	0.50	0.65	2.60	3.41	1.33	1.75	12.78	16.42
39	0.55	0.72	2.79	3.66	1.46	1.91	13.36	17.06
40	0.61	0.80	3.02	3.95	1.60	2.09	14.11	17.99
41	0.68	0.89	3.12	4.08	1.74	2.28	14.87	18.88
42	0.76	0.99	3.25	4.25	1.90	2.48	15.47	19.57
43	0.84	1.10	3.40	4.44	2.06	2.69	16.10	20.38
44	0.93	1.21	3.58	4.66	2.25	2.93	16.80	21.25
45	1.03	1.35	3.78	4.92	2.44	3.17	17.35	22.03
46	1.15	1.49	4.01	5.18	2.65	3.43	18.14	23.02
47	1.28	1.64	4.27	5.47	2.88	3.69	18.72	23.86
48	1.42	1.81	4.56	5.80	3.13	3.98	19.35	24.78
49	1.58	2.00	4.86	6.15	3.39	4.28	20.09	25.80
50	1.75	2.21	5.20	6.55	3.64	4.59	20.84	26.95
51	1.94	2.44	5.57	7.00	3.92	4.93	22.09	28.75
52	2.15	2.69	5.98	7.51	4.22	5.29	23.04	30.01
53	2.37	2.97	6.43	8.04	4.52	5.65	24.28	31.85
54	2.62	3.27	6.92	8.64	4.84	6.04	25.65	33.92
55	2.85	3.61	7.33	9.28	5.09	6.45	27.06	36.09
56					5.44	6.86	28.91	38.60
57					5.79	7.28	30.85	41.20
58					6.17	7.72	32.87	43.89
59					6.56	8.19	34.99	46.66
60					6.98	8.67	37.21	49.46

(iii) Rider – Cheerful Prime Care Pro on Basic Standard Annual Premium Rates - Male (per US$ / HK$1,000 Supplementary Contract face amount)					
Issue Age	Non-Smoker	Smoker	Issue Age	Non-Smoker	Smoker
0	1.84	1.84	36	15.06	25.62
1	1.92	1.92	37	15.88	27.02
2	1.99	1.99	38	16.69	28.45
3	2.09	2.09	39	17.58	29.95
4	2.17	2.17	40	18.53	31.57
5	2.27	2.27	41	19.52	33.30
6	2.41	2.41	42	20.60	35.02
7	2.56	2.56	43	21.77	37.06
8	2.71	2.71	44	23.02	39.26
9	2.88	2.88	45	24.11	41.31
10	3.06	3.06	46	25.19	43.31
11	3.18	3.18	47	26.33	45.52
12	3.31	3.31	48	27.54	47.90
13	3.44	3.44	49	28.82	50.51
14	3.58	3.58	50	30.18	53.33
15	3.72	3.72	51	31.48	56.11
16	3.97	8.65	52	32.99	59.07
17	4.30	9.32	53	34.92	63.17
18	4.67	9.86	54	36.97	67.58
19	5.08	10.55	55	39.14	72.29
20	5.53	11.16	56	41.28	76.32
21	6.04	11.68	57	43.42	80.34
22	6.59	12.23	58	45.55	86.99
23	7.16	12.86	59	47.68	91.13
24	7.76	13.54	60	49.81	109.57
25	8.38	14.21	61	53.35	123.52
26	8.95	15.17	62	59.60	126.00
27	9.53	16.13	63	68.72	140.76
28	10.12	17.10	64	75.48	149.81
29	10.69	18.08	65	87.99	162.36
30	11.27	19.06			
31	11.86	20.06			
32	12.43	21.06			
33	13.03	22.06			
34	13.64	23.10			
35	14.28	24.18			

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice.

(iii) Rider – Cheerful Prime Care Pro on Basic Standard Annual Premium Rates - Female (per US$ / HK$1,000 Supplementary Contract face amount)					
Issue Age	Non-Smoker	Smoker	Issue Age	Non-Smoker	Smoker
0	2.42	2.42	36	17.51	30.24
1	2.54	2.54	37	18.35	31.55
2	2.68	2.68	38	19.18	32.83
3	2.82	2.82	39	20.04	34.13
4	2.96	2.96	40	20.90	35.54
5	3.12	3.12	41	21.76	36.85
6	3.28	3.28	42	22.64	38.18
7	3.43	3.43	43	23.56	39.76
8	3.60	3.60	44	24.59	41.46
9	3.78	3.78	45	25.39	42.98
10	3.96	3.96	46	26.23	44.38
11	4.08	4.08	47	27.07	46.00
12	4.20	4.20	48	27.97	47.76
13	4.32	4.32	49	29.04	49.73
14	4.45	4.45	50	30.13	51.95
15	4.58	4.58	51	31.19	54.11
16	4.79	9.22	52	32.52	56.50
17	5.10	9.90	53	34.27	59.95
18	5.52	10.53	54	36.22	63.86
19	6.04	11.20	55	38.21	67.94
20	6.67	11.84	56	40.34	71.81
21	7.27	12.85	57	42.55	75.78
22	7.98	13.86	58	44.82	82.30
23	8.65	15.04	59	47.18	86.51
24	9.40	16.24	60	49.61	104.41
25	10.14	17.49	61	53.13	117.71
26	10.75	18.61	62	59.35	125.77
27	11.48	19.71	63	68.44	139.94
28	12.14	20.88	64	75.18	157.62
29	12.85	21.98	65	87.65	169.88
30	13.52	23.17			
31	14.16	24.29			
32	14.78	25.41			
33	15.42	26.59			
34	16.04	27.74			
35	16.72	28.83			

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice.

(iv) Schedule of Current Standard Cost of Insurance Rates – Male / US$ and HK$ (Applicable to U-Select and Cheerful Term)					
Attained Age	**Non-Smoker**	**Smoker**	**Attained Age**	**Non-Smoker**	**Smoker**
0	0.114%	0.114%	50	0.385%	0.654%
1	0.114%	0.114%	51	0.427%	0.726%
2	0.114%	0.114%	52	0.478%	0.816%
3	0.114%	0.114%	53	0.532%	0.910%
4	0.114%	0.114%	54	0.576%	0.991%
5	0.114%	0.114%	55	0.619%	1.057%
6	0.114%	0.114%	56	0.681%	1.161%
7	0.114%	0.114%	57	0.739%	1.254%
8	0.114%	0.114%	58	0.793%	1.335%
9	0.114%	0.114%	59	0.845%	1.411%
10	0.114%	0.114%	60	0.909%	1.507%
11	0.114%	0.114%	61	0.999%	1.644%
12	0.114%	0.114%	62	1.111%	1.816%
13	0.114%	0.114%	63	1.246%	2.022%
14	0.114%	0.114%	64	1.397%	2.250%
15	0.114%	0.114%	65	1.539%	2.446%
16	0.117%	0.121%	66	1.667%	2.613%
17	0.120%	0.131%	67	1.766%	2.731%
18	0.123%	0.138%	68	1.847%	2.814%
19	0.127%	0.149%	69	1.928%	2.894%
20	0.130%	0.159%	70	2.036%	3.008%
21	0.133%	0.165%	71	2.195%	3.190%
22	0.138%	0.177%	72	2.435%	3.486%
23	0.140%	0.186%	73	2.773%	3.904%
24	0.140%	0.188%	74	3.215%	4.450%
25	0.140%	0.194%	75	3.733%	5.107%
26	0.140%	0.196%	76	4.370%	5.904%
27	0.140%	0.196%	77	5.061%	6.756%
28	0.140%	0.200%	78	5.790%	7.631%
29	0.140%	0.202%	79	6.539%	8.507%
30	0.140%	0.206%	80	7.302%	9.373%
31	0.142%	0.208%	81	8.067%	10.212%
32	0.144%	0.212%	82	8.865%	11.066%
33	0.146%	0.214%	83	9.629%	11.844%
34	0.148%	0.222%	84	10.346%	12.539%
35	0.148%	0.222%	85	11.036%	13.243%
36	0.155%	0.234%	86	11.036%	13.243%
37	0.161%	0.249%	87	11.036%	13.243%
38	0.174%	0.270%	88	11.036%	13.243%
39	0.188%	0.295%	89	11.036%	13.243%
40	0.203%	0.324%	90	11.036%	13.243%
41	0.220%	0.357%	91	11.036%	13.243%
42	0.238%	0.389%	92	11.036%	13.243%
43	0.259%	0.428%	93	11.036%	13.243%
44	0.278%	0.464%	94	11.036%	13.243%
45	0.295%	0.499%	95	11.036%	13.243%
46	0.316%	0.533%	96	11.036%	13.243%
47	0.336%	0.568%	97	11.036%	13.243%
48	0.357%	0.606%	98	11.036%	13.243%
49	0.368%	0.623%	99	11.036%	13.243%

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice. For PRC customers, the applicable Cost of Insurance rate will increase by 50% for U-Select.

(iv) Schedule of Current Standard Cost of Insurance Rates – Female / US$ and HK$ (Applicable to U-Select and Cheerful Term)					
Attained Age	**Non-Smoker**	**Smoker**	**Attained Age**	**Non-Smoker**	**Smoker**
0	0.096%	0.096%	50	0.312%	0.520%
1	0.096%	0.096%	51	0.325%	0.544%
2	0.096%	0.096%	52	0.336%	0.562%
3	0.096%	0.096%	53	0.343%	0.576%
4	0.096%	0.096%	54	0.357%	0.603%
5	0.096%	0.096%	55	0.366%	0.619%
6	0.096%	0.096%	56	0.383%	0.642%
7	0.096%	0.096%	57	0.406%	0.684%
8	0.096%	0.096%	58	0.429%	0.716%
9	0.096%	0.096%	59	0.470%	0.788%
10	0.096%	0.096%	60	0.529%	0.886%
11	0.096%	0.096%	61	0.593%	0.996%
12	0.096%	0.096%	62	0.691%	1.161%
13	0.096%	0.096%	63	0.801%	1.345%
14	0.096%	0.096%	64	0.918%	1.538%
15	0.096%	0.096%	65	1.031%	1.722%
16	0.096%	0.096%	66	1.136%	1.885%
17	0.100%	0.105%	67	1.236%	2.044%
18	0.102%	0.112%	68	1.346%	2.213%
19	0.104%	0.116%	69	1.476%	2.415%
20	0.104%	0.117%	70	1.608%	2.621%
21	0.105%	0.126%	71	1.777%	2.881%
22	0.106%	0.127%	72	1.990%	3.209%
23	0.107%	0.130%	73	2.250%	3.609%
24	0.107%	0.134%	74	2.556%	4.081%
25	0.107%	0.139%	75	2.903%	4.584%
26	0.107%	0.139%	76	3.307%	5.166%
27	0.107%	0.139%	77	3.727%	5.754%
28	0.107%	0.139%	78	4.119%	6.282%
29	0.107%	0.139%	79	4.529%	6.831%
30	0.109%	0.142%	80	4.973%	7.402%
31	0.110%	0.148%	81	5.460%	8.031%
32	0.112%	0.150%	82	6.005%	8.710%
33	0.113%	0.154%	83	6.618%	9.476%
34	0.121%	0.169%	84	7.222%	10.199%
35	0.132%	0.186%	85	7.857%	10.868%
36	0.140%	0.202%	86	7.857%	10.868%
37	0.148%	0.215%	87	7.857%	10.868%
38	0.152%	0.223%	88	7.857%	10.868%
39	0.159%	0.233%	89	7.857%	10.868%
40	0.163%	0.242%	90	7.857%	10.868%
41	0.171%	0.256%	91	7.857%	10.868%
42	0.181%	0.275%	92	7.857%	10.868%
43	0.194%	0.298%	93	7.857%	10.868%
44	0.213%	0.329%	94	7.857%	10.868%
45	0.229%	0.360%	95	7.857%	10.868%
46	0.252%	0.398%	96	7.857%	10.868%
47	0.273%	0.437%	97	7.857%	10.868%
48	0.294%	0.475%	98	7.857%	10.868%
49	0.305%	0.501%	99	7.857%	10.868%

Note: The current Cost of Insurance rates are not fixed and the Company reserves the right to revise them by giving written notice. For PRC customers, the applicable Cost of Insurance rate will increase by 50% for U-Select.

– End –

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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Memo

意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

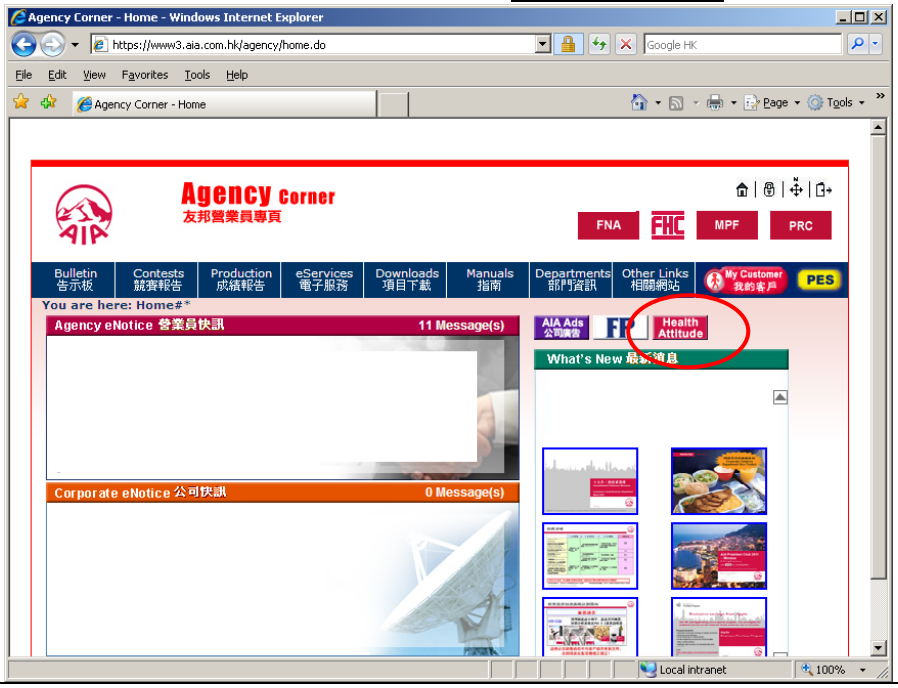
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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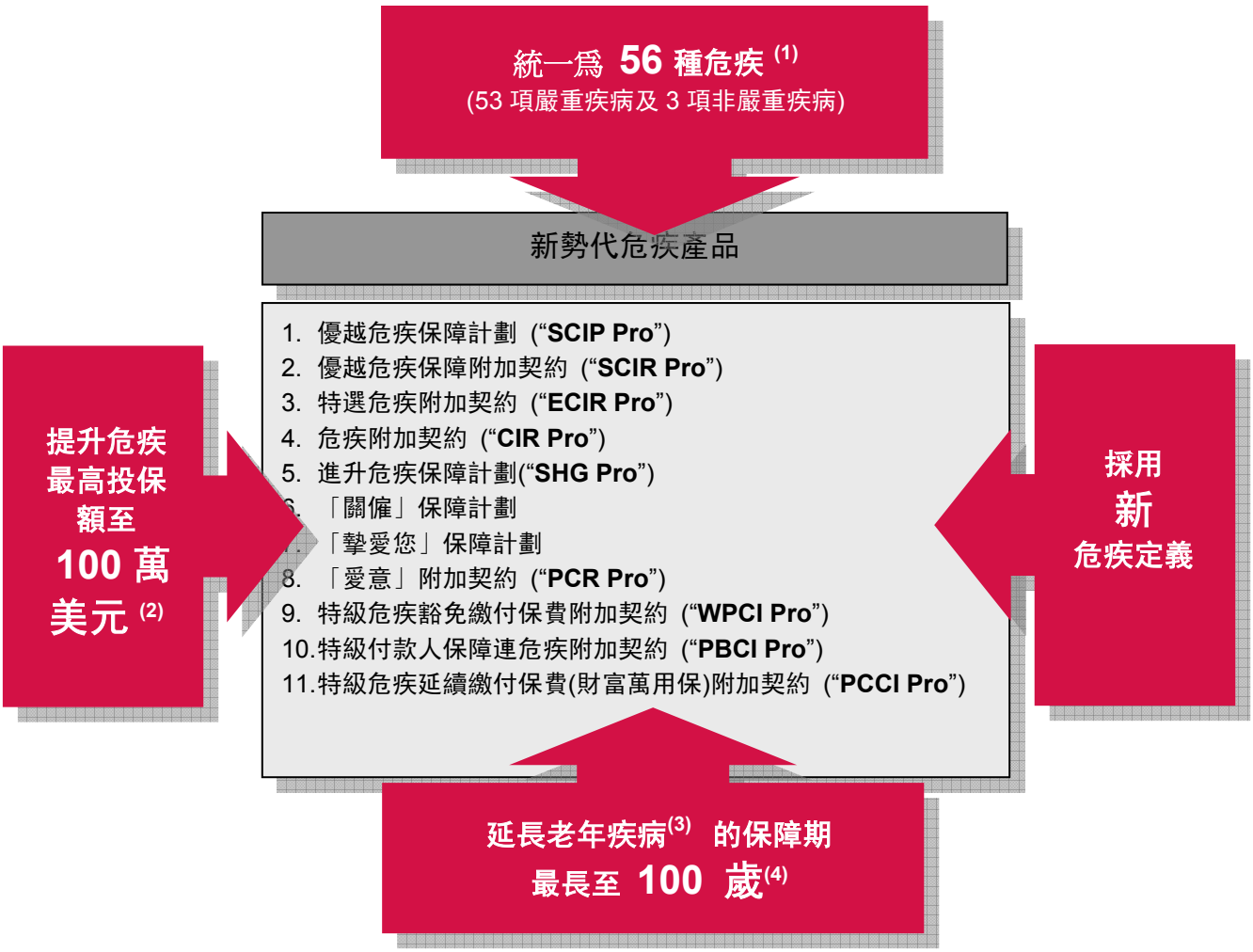
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

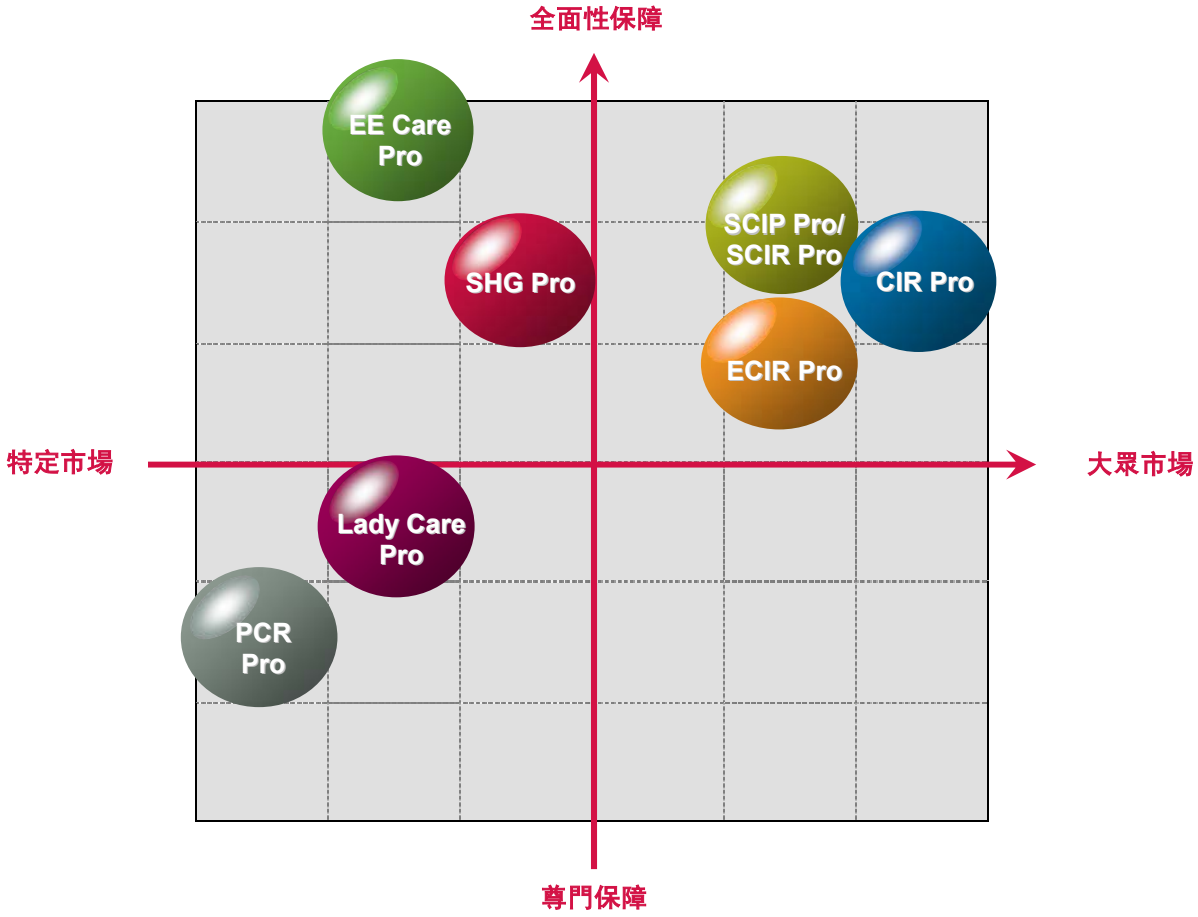
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

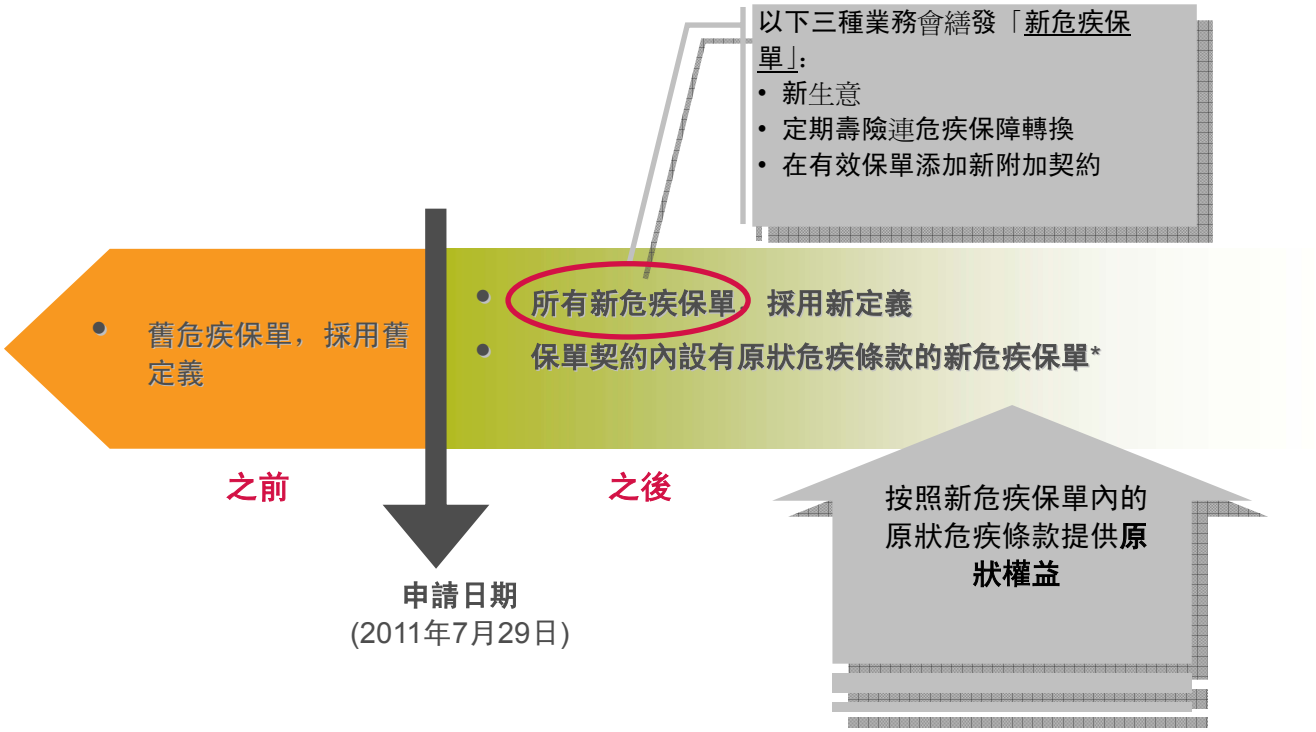


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

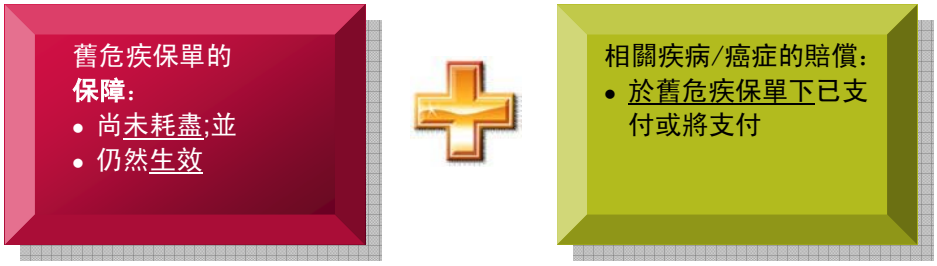
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

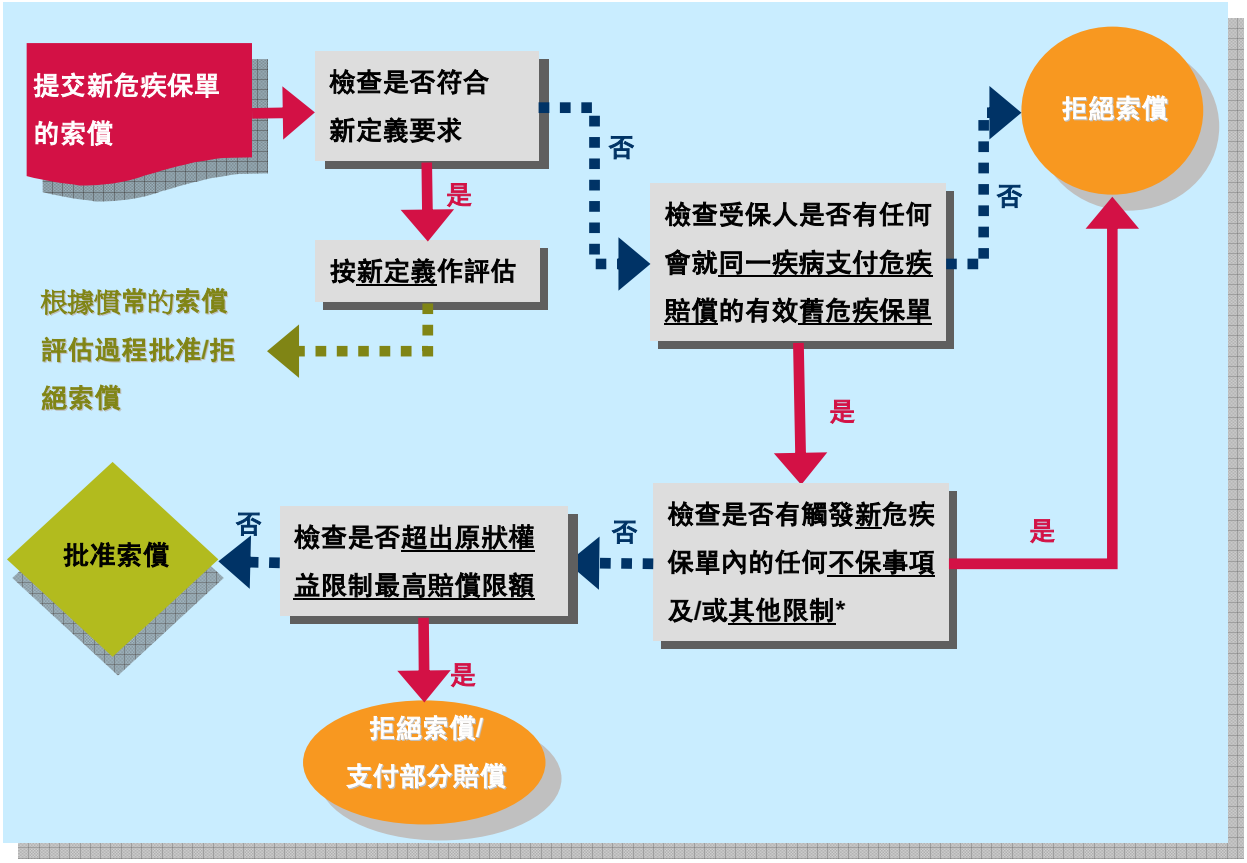
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

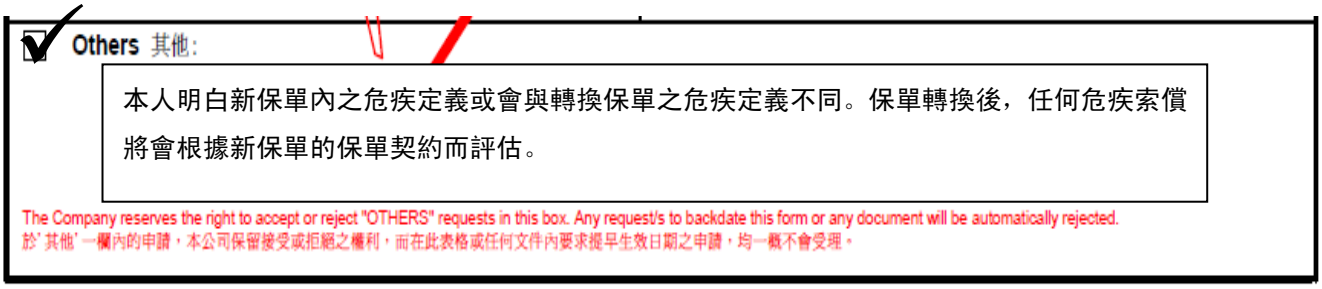
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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

AIA.COM.HK

Memo

意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

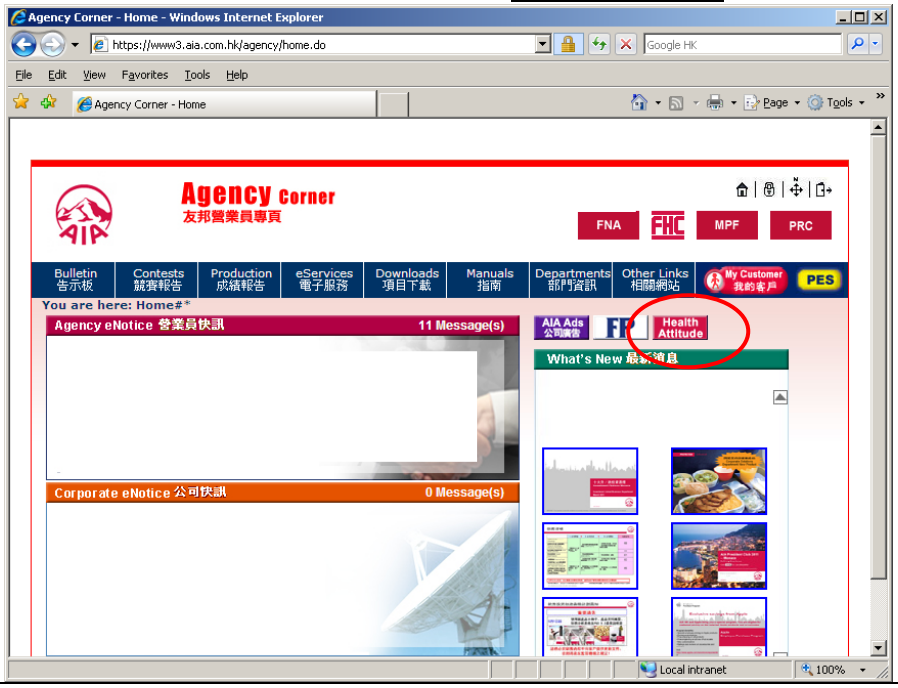
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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

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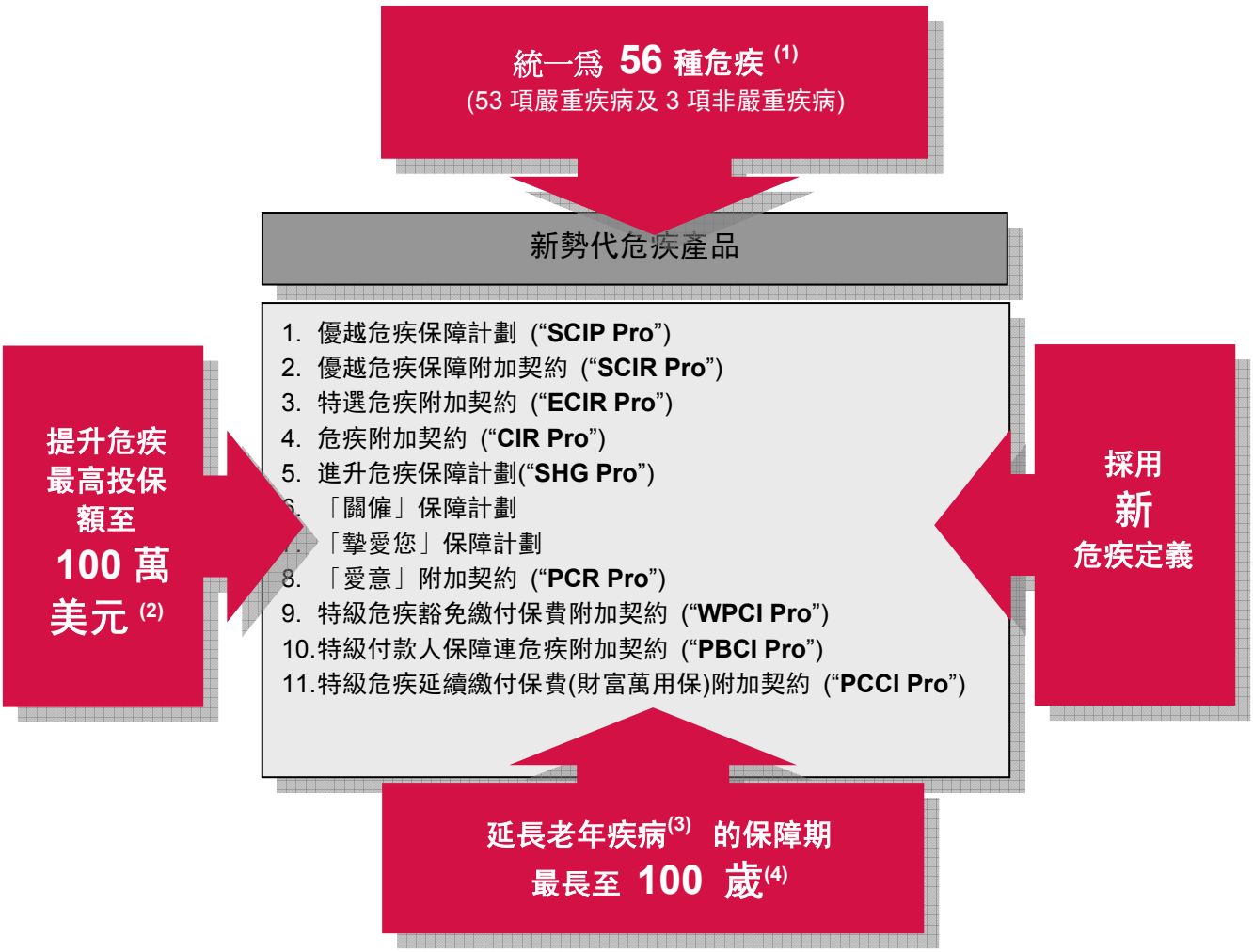
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

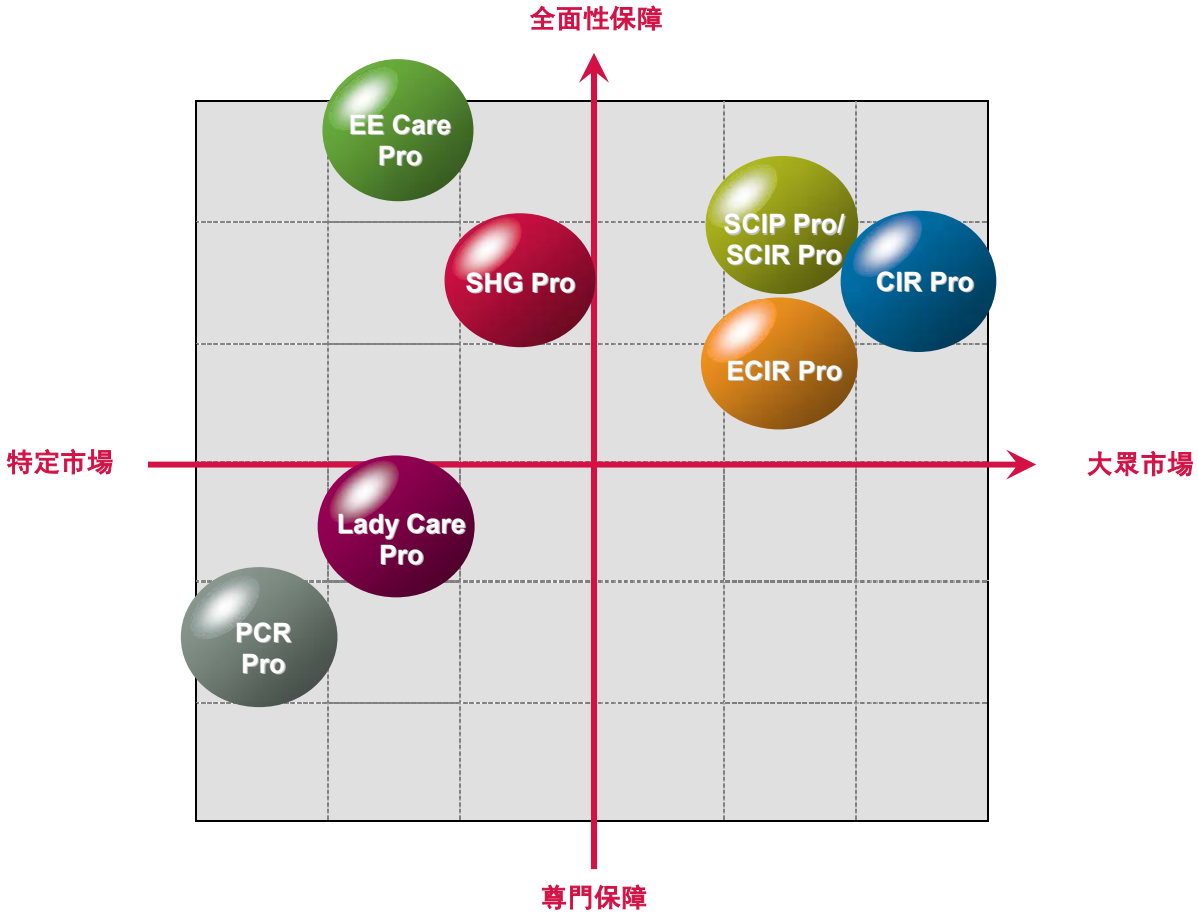
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

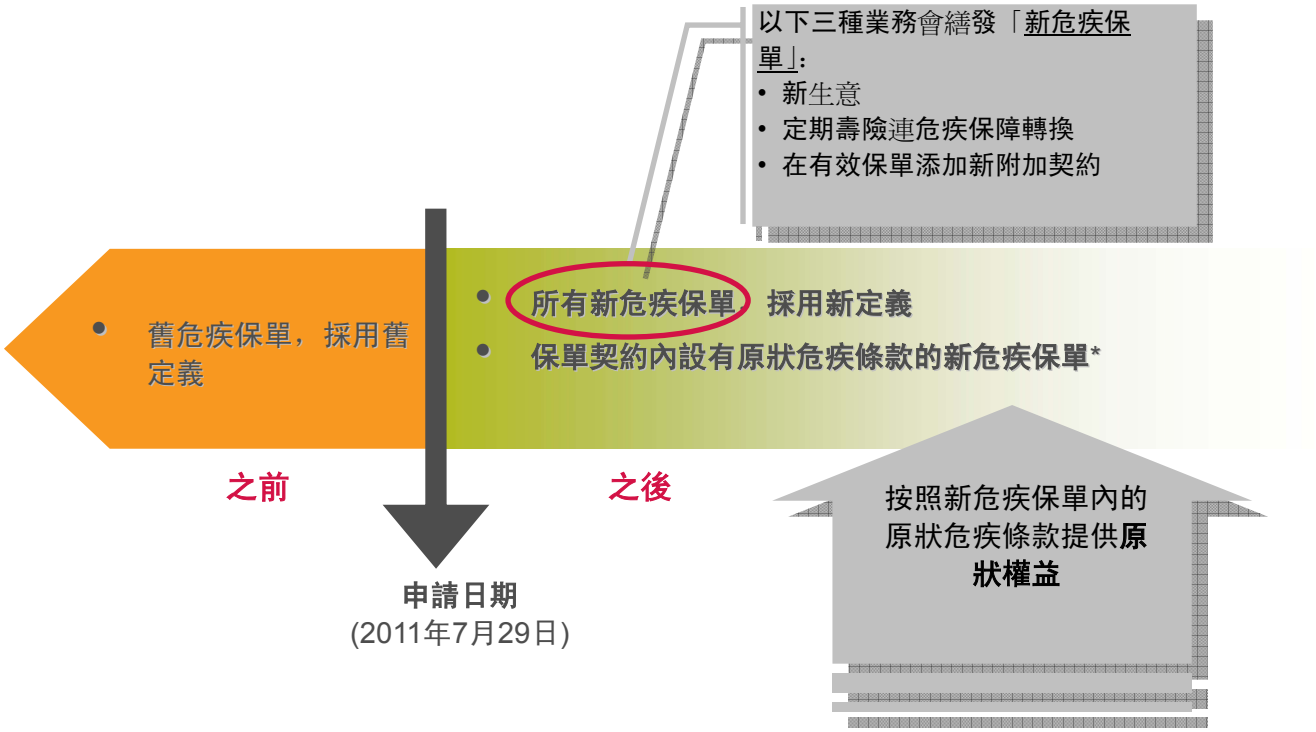


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

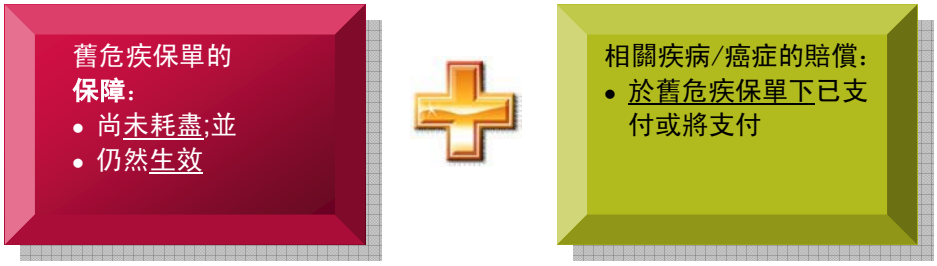
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

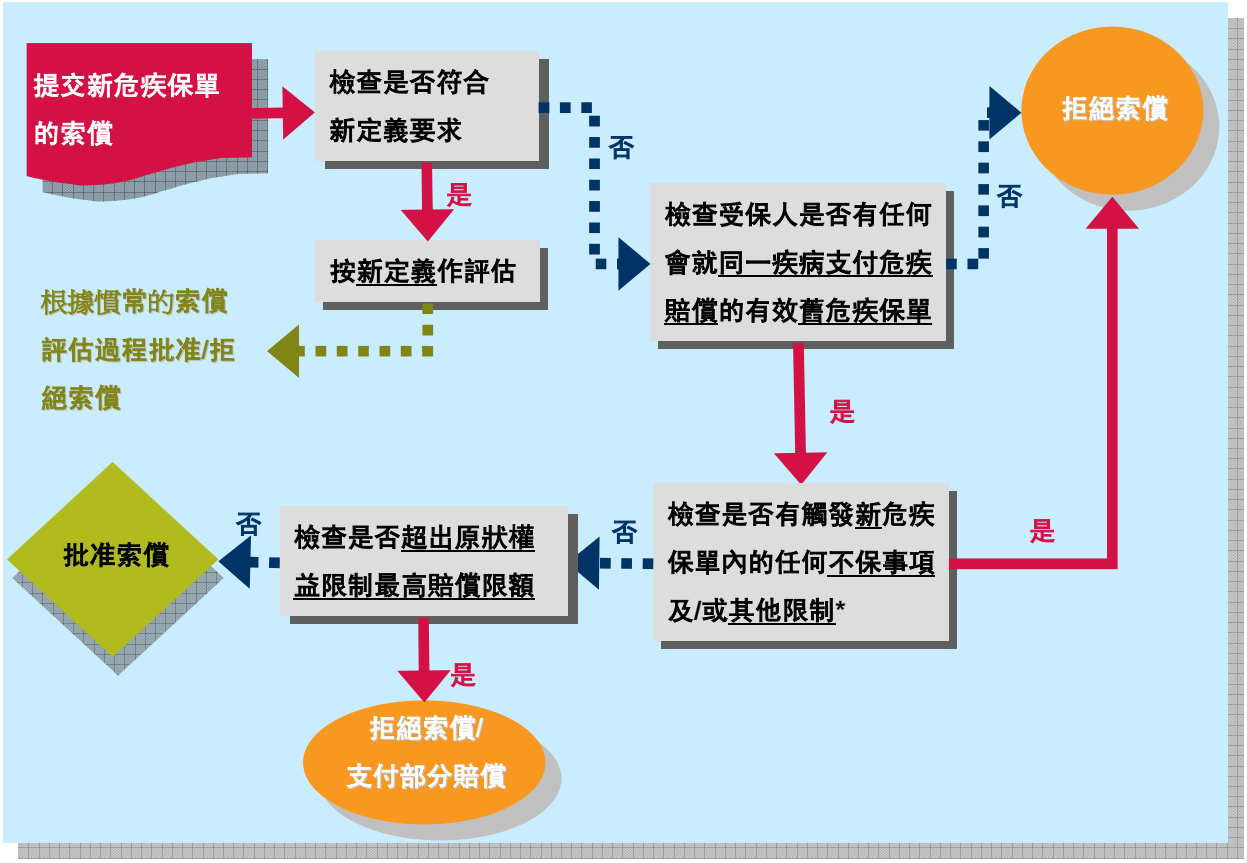
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

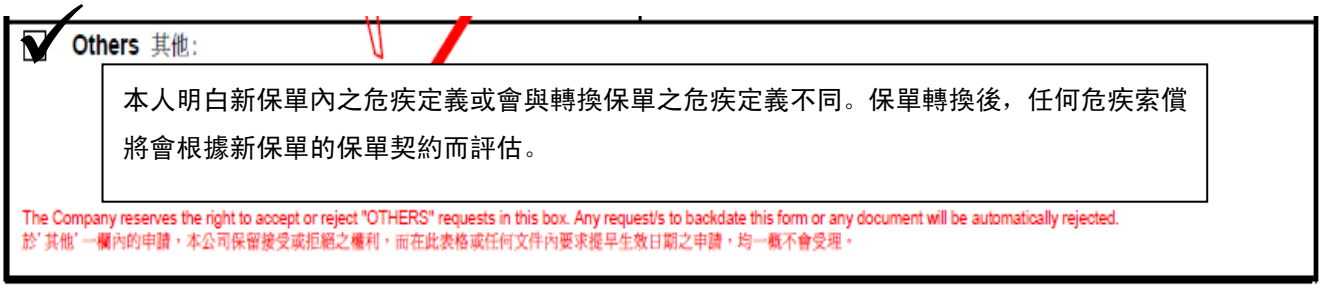
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

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Memo

Attn:	All EDD & Honourable Advisors / EDDs / SDDs / DDs / MICs / Agency Leaders / Agents (Hong Kong & Macau Region)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre	Total page:	2 pages + enclosure
Date:	20 Jun, 2017		
Subject:	(Ref: A170663) **推出「多重智倍保」 The Launch of Smart Elite Ultra**		

ROAD TO AGENCY 掌握科技 智創未來

我們誠意於**2017年6月30日（首個申請日期）**推出**「多重智倍保」**。

此計劃提供全方位危疾保障，涵蓋合共**115種疾病**（包括58種危疾、44種早期疾病及13種嚴重兒童疾病），同時**結合「加裕倍安保（加強版）」的癌症多重賠償元素**及**高達900%的多重疾病保障**。

此計劃更加入3個**市場首創**的保障：

- **良性病變賠償**：令已患有良性病變的患者，將來有機會獲得與普通人無異的保障
- **先天性疾病兒童保障**：為投保時病徵未獲發現的先天性疾病所引致的受保疾病提供保障
- **付款人身故保障**：如保單持有人身故，受保子女將可繼續在保單下獲得保障，而毋須繳交基本計劃保費

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

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

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We are pleased to announce the launch of **"Smart Elite Ultra"** on **30 June 2017 (the first application date)**.

This plan is an all-in-one critical illness product covering **total 115 illnesses** (58 critical illnesses, 44 early stage critical illnesses and 13 severe child diseases) with up to **900% of Initial Sum Assured of multiple illnesses protection** and **incorporated with Cancer Shield element under "Protect Elevator Plus"**.

This plan also provides 3 **brand new features**:

- **Benign Extra Benefit**: Allow more people, who are suffering from some benign conditions, to get a chance in the future to be covered like a healthy insured
- **Protection against congenital illnesses on children**: Protection of covered illnesses arising from Congenital Illnesses Undetected at policy application
- **Payor Benefit (Death)**: Guaranteed issue Payor Benefit (Death) with no extra purchase, insured child can continue to enjoy the protection, even policy owner passes away

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

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

Best regards,



Felix Fung
Product Strategy and Management Department

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附件：產品推出時的各項安排

<table>
<tr><td>產品資料册</td><td>• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載中文及英文版的電子版本產品資料冊
• 中文版的印刷版本會於 2017 年 6 月 30 日 起陸續送抵香港及澳門各營業辦事處</td></tr>
<tr><td>產品簡介</td><td>• 財務策劃顧問可於 2017 年 6 月 30 日起登入 Agency Corner 下載電子版本的產品簡介
• 印刷版本會由 2017 年 6 月 30 日起陸續送抵香港及澳門各營業辦事處
• 財務策劃顧問亦可於 2017 年 7 月 7 日起從 PSS 訂購印刷版本產品簡介
• 產品簡介編號
- 英文：PTA999408
- 繁體中文：PTA999411
- 簡體中文：PTA999412</td></tr>
<tr><td>建議書系統
PGS2014
（15.6 版本）</td><td><table><tr><td></td><td>網上版</td><td>視窗離線版</td><td>iPad 離線版</td></tr><tr><td>版本號碼</td><td>15.6</td><td>15.6</td><td>15.6</td></tr><tr><td>推出日期</td><td colspan="3">2017年6月20日
下午10:00</td></tr></table>• 有關 15.6 版本的詳細安排，將會由產品策劃部另函通知 (通告：A170635)</td></tr>
<tr><td>客戶助銷工具</td><td>「多重智倍保」客戶助銷工具
• 財務策劃顧問可於 2017 年 6 月 30 日起登入 eAC > 部門資訊 > 客戶策劃及價值管理部下載</td></tr>
<tr><td>保單契約</td><td>可於2017年6月30日登入Contract Library下載</td></tr>
</table>

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Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 30 June 2017
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 30 June 2017

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by 30 June 2017
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 30 June 2017
Printed version will be ready for order through PSS from 7 July 2017
PTA number for Brochure:

English: PTA999408
Traditional Chinese: PTA999411
Simplified Chinese: PTA999412

</td></tr>
<tr><td>PGS2014 (version 15.6)</td><td>
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>15.6</td><td>15.6</td><td>15.6</td></tr>
<tr><td>Launch Date</td><td colspan="3">20 June 2017
10:00pm</td></tr>
</table>

Detailed arrangements regarding the release of version 15.6 will be sent out in a separate memo issued by Product Strategy and Management Department (memo reference number: A170635)

</td></tr>
<tr><td>Segment Sales Tool</td><td>Smart Elite Ultra Segment Sales Tool

Starting from 30 June 2017, the sales tool will be available for download at: eAC > Departments > Customer Segmentation and Value Management

</td></tr>
<tr><td>Policy Contract</td><td>Available at Contract Library on 30 June 2017</td></tr>
</table>

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

I. 危疾全方位保障策略

自 2016 年推出「加裕倍安保」系列的危疾產品以來，AIA 在產品層面上一直處於領先的位置，並且取得空前的成功，一直深受客戶及營業同事歡迎！

誠意推出「多重智倍保」：

今個夏天，AIA 誠意推出一款***提供全方位保障***的危疾產品 - 「多重智倍保」，此計劃涵蓋***合共 115 種疾病***（包括 58 種危疾、44 種早期疾病及 13 種嚴重兒童疾病），同時結合「加裕倍安保（加強版）」的***癌症多重賠償元素***及***高達 900%的多重疾病保障***。

此外，為了令受保人的每個階段都沒有後顧之憂，此計劃更加入 ***3 個市場首創***的保障。由此可見，AIA 一直不停地積極優化危疾產品。

1. 令已患有良性病變的患者，通過**良性病變賠償**，將來有機會獲得與普通人無異的保障

2. 為投保時病徵未獲發現的**先天性疾病所引致**的受保疾病提供保障

3. 如保單持有人**身故**，受保子女將可**繼續在保單下獲得保障**，而毋須繳交基本計劃保費

II. 產品定位

以下是危疾產品的比較：

全新系列

	「加裕倍安保」系列		「智倍保」系列	「安心保」系列			
保障成分	加裕倍安保 PE	加裕倍安保 (加強版) PEP	多重智倍保 SEU	泰然安心保 2 ECP2	進泰安心保 2 PCP2	多重安心保 2 MCP2	多重進泰安心保 SCP
首 10/15 個保單年度升級保障	☂	☂	☂	-	-	-	-
受保疾病	100	100	115	61	100	61	100
- 基本危疾	54	54	58	54	54	54	54
- 早期危疾	39	39	44	3	39	3	39
- 嚴重兒童疾病	7	7	13	4	7	4	7
多重危疾賠償	-	-	☂	-	-	☂	☂
癌症多重賠償	-	☂	☂	-	-	-	-
新增保障							
良性病變賠償	-	-	☂	-	-	-	-
先天性疾病兒童保障	-	-	☂	-	-	-	-
付款人身故保障	-	-	☂	-	-	-	-
糖尿病併發症賠償	-	-	☂	-	-	-	-
儲蓄成分							
投資資產	股票類資產: 30%-50%		股票類資產: 25%-45%	股票類資產: 20%-40%			
非保證之紅利 / 花紅	不設週年紅利 派發終期分紅		派發週年紅利 及終期分紅	派發週年紅利 及終期紅利			
預期長線回報	🪙🪙🪙		🪙🪙	🪙			

全港首創

III. 全新「多重智倍保」系列七大特點

多重疾病保障

- 應付突如其來的危疾醫療費用及經濟保障
- 提供結合高達保障額 900%的多重疾病保障，在人生各個階段提供支援
- 癌症最多可獲 3 次賠償及心臟病最多可獲 2 次賠償
-

首 10/15 年升級保障

- 於首 10/15 個保單年度提供額外 50%保障
- 適合有經濟負擔、有較大危疾保障需要並希望填補保障缺口的人士，例如經濟支柱

良性病變賠償

- 部分良性病變，如良性乳房病變或前列腺特異抗原濃度上升等，可能會提高患上癌症的風險
- **首創良性病變保障**，為於投保時已患有特定良性病變的受保人提供保障

先天性疾病兒童保障

- 能為受保子女投保時病徵未獲發現的先天性疾病所引致的受保疾病提供保障
- **市場上首個**主動填補此保障缺口的計劃

付款人身故保障

- 緩解失去父母的擔憂
- 毋須保單持有人為子女額外購買付款人保障及申報健康狀況
- 資格: 只要保單持有人的年齡為 18 - 50 歲

糖尿病併發症賠償

- 糖尿病是最普遍的都市病之一，可引致腎衰竭、失明及失去肢體等嚴重併發症
- 為糖尿病相關疾病提供全面保障，涵蓋早期至晚期病況

較高潛在流動性

- 派發非保證週年紅利
- 適合希望潛在現金流動性較高的人士

IV. 產品特點

以下是「多重智倍保」的產品特點：

	多重智倍保
保費繳付年期及投保年齡範圍	**保費繳付年期　　投保年齡範圍** 10 年　　15 日至 65 歲 18 年　　15 日至 62 歲 25 年　　15 日至 55 歲
計劃	100
紅利/分紅	**派發週年紅利** **及終期分紅** **(第 5 個保單週年日起適用)** **於退保時的金額與身故賠償/危疾賠償時的金額可能會有所不同**
首 10/15 個保單年度升級保障	**投保年齡 / 升級保障金額（額外 50%原有保額）** **0-40 歲：首 15 個保單年度** **41 歲或以上：首 10 個保單年度** 提升保障金額 更全面的保障 **只適用於身故賠償、58 項危疾賠償、44 項早期危疾賠償及 13 項嚴重兒童疾病賠償** **可轉換至終身壽險保單 [1]** **毋須額外體檢或財務核保**
個人最高投保額	**1,500,000 美元 /** **11,250,000 港元/澳門幣** **(包括升級保障金額)**
抵港抵澳內地受保人保費	NR"A"評級 (與現時「安心保」系列的安排相同)
受保疾病數目 (危疾 / 早期危疾 / 嚴重兒童疾病)	**58 / 44 / 13** **4 項新增的危疾：** - 克羅恩氏病 - 復發性慢性胰臟炎 - 腦膜結核病 - 嚴重潰瘍性結腸炎 **5 項新增的早期危疾：** - 植入人工耳蝸手術 - 次級嚴重傳染性心內膜炎 - 次級嚴重柏金遜症 - 次級嚴重庫賈氏病 - 心包切除手術 **6 項新增的嚴重兒童疾病：** - 出血性登革熱 - 腎小球腎炎合併腎病綜合症 - 風濕性心瓣疾病 - 嚴重血友病 - 一型青少年脊髓性肌肉萎縮症 - 威爾遜病 新增疾病

[1] 當「升級保障」批註仍然生效時，(i) 40 歲或以下; (ii) 40 歲以上的客戶可由保單之 (i) 第 14 個保單週年日; (ii) 第 9 個保單週年日或緊隨著受保人 64 歲生日後之保單週年日（以最先者為準）起，把「升級保障金額」的餘額轉換至終身壽險保單，惟需符合公司當時之轉換規則及視乎當時可供的產品選擇而定。

多重智倍保

保障期

人壽: 終身
危疾保障: 終身^
早期保障: 終身+
嚴重兒童疾病: 18歲以下
多重危疾保障: 至 85 歲, 包括隨後的甲狀腺癌和前列腺癌*

危疾及早期危疾保障提升至終身

前列腺癌保障提升

*若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償
^不能獨立生活只保障至受保人 65 歲
+骨質疏鬆症連骨折只保障至受保人 70 歲

多重疾病保障

提供高達原有保額 **900%**

危疾類別	賠償上限
第 1 類 – 癌症	300%
第 2 類 – 與心臟相關之疾病	200%
第 3 類 – 與神經系統相關之疾病	100%
第 4 類 – 與主要器官相關之疾病	100%
第 5 類 – 其他主要疾病	100%
第 6 類 – 末期疾病及不能獨立生活	100%^

總賠償上限更高

^末期疾病及不能獨立生活索償須符合以下條件：(a) 受保人之病況並不符合第 1、2、3、4 及 5 類危疾類別受保危疾的定義，及 (b) 過往未有提出任何嚴重疾病索償。一旦受保人就嚴重疾病提出首次索償，第 6 類危疾下的保障將隨即終止。

完整敘述，請參考附錄 I: **產品細節**

– 危疾保障

- 原有保額的 100%[2]
  - 癌症最多可獲 3 次賠償
  - 心臟病最多可獲 2 次賠償
  - 其他疾病最多可獲 1 次賠償

– 早期危疾保障

- 原有保額的 20%[3]
  - 每種早期危疾只可賠償一次[4]

每項疾病賠償上限更高

– 嚴重兒童疾病保障

- 原有基本保額的 20%
  - 每種嚴重兒童疾病只可賠償一次而個人最高賠償限額為 50,000 美元 / 400,000 港元/澳門幣

– 等候期

- 任何2次嚴重疾病的診斷日期須相隔1年
  (除 2 次癌症索償之間的等候期外)
  2次癌症索償之間則須相隔3年
  (無需康復，與「加裕倍安保 (加強版)」 PEP相同)
  往後的早期危疾及往後的嚴重兒童疾病索償則並毋須等候期

簡化

[2] 須作手術之腦動脈瘤之賠償為原有保額的 50%。
[3] 骨質疏鬆症連骨折之賠償為原有保額的 10%。
[4] 於兩處不同器官群的原位癌，最多支付限制預支保額兩次，惟該兩次賠償總和不得超過 50,000 美元或 400,000 港元 / 澳門幣。

	多重智倍保
特惠恩恤金賠償	額外原有保額的 5%
先天性疾病兒童保障	投保時病徵未獲發現的先天性疾病所引致的受保疾病提供保障 (為 18 歲以下的受保人) 
付款人身故保障	如保單持有人於 75 歲前身故，受保子女將可繼續在保單下獲得保障，而毋須繳交基本計劃保費，直至子女年屆 25 歲為止。(須保單生效兩年或以上) 
良性病變賠償	部分良性病變, 如良性乳房病變或前列腺特異抗原濃度上升等，可能會提高患上癌症的風險。 首創良性病變保障, 為於投保時已患有特定良性病變的受保人提供保障。 請注意，如受良性病變賠償保障的器官確診癌症、原位癌和早期惡性腫瘤，該器官並不受到保單的危疾賠償所保障，除非在第 2-6 個保單年度提升至完整癌症保障並受限於醫療再評估之標準。 完整敍述，請參考 **V: 全港首創 - 良性病變賠償** 
糖尿病併發症賠償	就以下任何一種由糖尿病引致的併發症（包括胰島素依賴型糖尿病）預支原有保額的20%： • 糖尿病視網膜病變 • 次級嚴重腎臟疾病 • 失去一肢 • 單眼失明 (糖尿病視網膜病變受限於個人最高賠償限額 50,000 美元 / 400,000 港元/澳門幣，包括於糖尿病併發症保障、危疾保障及升級保障下派發之糖尿病視網膜病變賠償)

V. 全港首創

作為市場先驅，我們致力研發新產品，務求提供最緊貼醫療技術及客戶未來數十年所需要的危疾保障。為此我們研發了 3 個全港首創的保障，分別是 **1) 良性病變賠償**、 **2) 先天性疾病兒童保障**及 **3) 付款人身故保障**。為了令同事們更加了解這些保障的概念，特別提供以下例子及解釋。

A. 良性病變賠償

部分良性病變，如良性乳房病變或前列腺特異抗原濃度上升等，可能會提高患上癌症的風險。如該良性病變不幸轉為惡性，甚或演變成癌症，受保人的保障將出現嚴重缺口，難以應付隨之而來的醫療費用。

I. 如何運作？

AIA 首創良性病變保障，為於投保時已患有特定良性病變的受保人提供保障（見下頁表格所示）。只要受保人符合核保要求，「多重智倍保」就會針對於患有良性病變器官所發生之癌症，有機會**即時提供相等於 20%原有保額的良性疾病保障**。否則，客戶將會收到修訂計劃(Counter Offer Letter) 並考慮是否接受 0%原有保額（不保事項）。

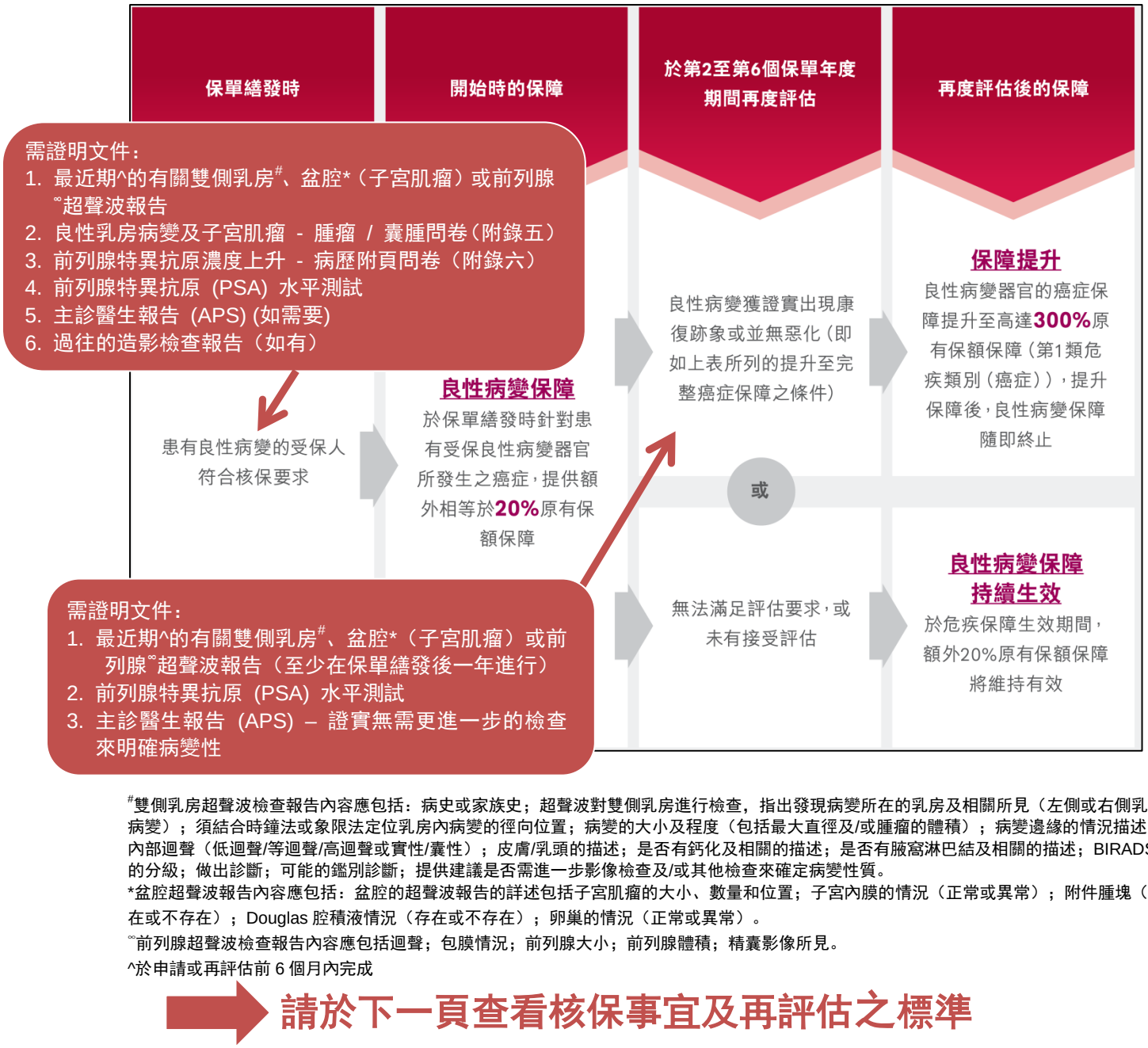
如客戶獲得 20%原有保額，於保單繕發 1 年後及直至到第 6 個保單年度，如良性病變出現康復跡象或並無惡化（客戶需自行支付身體檢查的費用），**我們會在第 1 類危疾類別（癌症）下提升該器官的保障至高達 300%原有保額**，須視乎公司當時之規定（請查看第 10 頁）。即使該器官的保障無法提升至完整保障，於危疾保障生效期間，良性病變保障都會維持有效。一旦相等於 20%原有保額的良性病變保障已全額支付，該器官的良性病變保障將隨即終止。

若受保人並未就受保良性病變的器官所發生之癌症作出索償，我們會針對不同受保良性病變的器官所發生之最多 2 項原位癌及／或每個受保良性病變的器官所發生之 1 項早期惡性腫瘤，各提供相等於 4%原有保額的良性病變保障。更有機會於保單繕發 1 年後為該器官提升至完整原位癌及早期惡性腫瘤保障（須視乎公司當時之規定）。一旦因原位癌及／或早期惡性腫瘤已支付部分良性病變保障，該器官其後因癌症而支付的良性病變保障將相應減少。

良性病變保障不影響其他器官之癌症保障，意即即使我們已支付良性病變保障，受保人仍將可就其他癌症作出原有保額最高 300%之索償。

良性病變	提升良性病變保障至完整癌症保障之條件+ (須在第2至第6個保單年度期間再度評估)
良性乳房病變 (如乳腺增生、乳腺纖維腺瘤、乳腺鈣化、乳腺囊腫、脂肪瘤)	• 狀況穩定 • 並無尚待結果之檢查，且並無癌症之跡象 • 未曾就任何受保疾病作出索償
子宮肌瘤	
前列腺特異抗原濃度 (PSA) 上升 (如良性前列腺增生)	• 前列腺特異抗原濃度恢復至受保人年齡之應有正常水平 • 並無尚待結果之檢查，且並無癌症之跡象 • 未曾就任何受保疾病作出索償

+須視乎公司當時之規定



#雙側乳房超聲波檢查報告內容應包括：病史或家族史；超聲波對雙側乳房進行檢查，指出發現病變所在的乳房及相關所見（左側或右側乳房病變）；須結合時鐘法或象限法定位乳房內病變的徑向位置；病變的大小及程度（包括最大直徑及/或腫瘤的體積）；病變邊緣的情況描述；內部迴聲（低迴聲/等迴聲/高迴聲或實性/囊性）；皮膚/乳頭的描述；是否有鈣化及相關的描述；是否有腋窩淋巴結及相關的描述；BIRADS 的分級；做出診斷；可能的鑑別診斷；提供建議是否需進一步影像檢查及/或其他檢查來確定病變性質。

*盆腔超聲波報告內容應包括：盆腔的超聲波報告的詳述包括子宮肌瘤的大小、數量和位置；子宮內膜的情況（正常或異常）；附件腫塊（存在或不存在）；Douglas 腔積液情況（存在或不存在）；卵巢的情況（正常或異常）。

∞前列腺超聲波檢查報告內容應包括迴聲；包膜情況；前列腺大小；前列腺體積；精囊影像所見。

^於申請或再評估前 6 個月內完成

請於下一頁查看核保事宜及再評估之標準

II. 核保事宜及再度評估之標準:

保單繕發時之核保要求** – 良性乳房病變:

1. 依照超聲波診斷#並根據 AIA 目前的核保指引，該申請被評爲標準保費級別及不保事項為乳癌及乳房原位癌。另外，沒有其他不明確的健康狀況導致額外保費、不保事項、拒絕受保擱置或延期的決定
2. 年齡為 65 歲以下之女性
3. 沒有直系親屬在 50 歲之前患有乳癌及/或卵巢癌的家族史
4. 通過超聲波雙側乳房確診^^和總體健康情況核保，而導致修訂計劃中乳癌及乳房原位癌為不保事項
5. 乳房 X 光檢查診斷（如適用）：
   - BIRADS 第 1、2 或 3 階段
6. 過往沒有進行過活體組織檢查或外科手術，否則該申請將根據病理報告進行個別評估
7.

首選進行超聲波的化驗所:	
快驗保香港有限公司	MediFast Hong Kong Limited
精確 X 光醫學化驗所	EXACT Medical Laboratory & X-Ray Services
香港專科	The Specialists
毅寶診斷中心	Able Body Check and Diagnostic Centre
聖保祿醫院	St Paul's Hospital
冠天醫學診斷及化驗中心	Hercules Medical Diagnostic Centre
卓健醫療體檢中心	Quality HealthCare Medical Centre
標準病理檢驗所有限公司	PHC Medical Diagnostic Centre Limited
新康 X 光化驗中心有限公司	New Health X-Ray and Laboratory Centre Limited
嘉恩醫學化驗所 X 光室有限公司	The Giant Medical Laboratory and X-ray Services Limited
香港體檢	HKHC
宏康醫學診斷中心	Central Medical Diagnostic Centre
美邦醫學體檢中心有限公司	Mobile Medical and Health Check Centre Limited
雅博醫學診斷及化驗中心	Alpha Medical Diagnostic & Laboratory Center
信心 X 光醫學化驗中心有限公司	Dynamic X-ray & Medical Laboratory Ltd.

第 2 至 6 年醫療再評估**:

1. 對任何乳房病變均未進行活體組織檢查或外科手術，否則病例將根據病理報告進行個別評估
2. 未曾就任何受保疾病作出索償
3. 有關雙側乳房超聲波報告和主診醫生報告 (APS) 需在第一個保單週年後完成
4. 超聲波診斷顯示病變的穩定性：
   - 大小不變
   - 外觀並沒有顯示惡性腫瘤的跡象
   - 在雙側乳房都沒有發現新病變
5. 主診醫生報告(APS)確認沒有癌症歷史，病變穩定，並證實無需更進一步的檢查來明確病變及無惡性之跡象

^^確診纖維腺瘤、囊腫（多發性囊腫）、積乳囊腫、假血管瘤基質增生、硬化性腺病、放射狀瘢痕、複合硬化性病變、乳腺鈣化、上皮增生（無活組織檢查） 、血腫、血管瘤、脂肪瘤及基質腫瘤

**須視乎公司當時之規定

保單繕發時之核保要求** – 子宮肌瘤:

1. 依照超聲波診斷*並根據 AIA 目前的核保指引，經由超聲波被診斷為良性子宮肌瘤及出現相關症狀（重度月經出血，子宮肌瘤引起的腹痛，子宮肌瘤增多或增大）而被評估為延期的申請。另外，沒有其他不明確的健康狀況導致額外保費、不保事項、拒絕受保擱置或延期的決定
2. 年齡為 50 歲或以下之女性
3. 沒有直系親屬在 50 歲之前患有子宮癌的家族史
4. 於盆腔超聲波報告確診子宮肌瘤
5. 過往沒有進行過子宮肌瘤手術
6.

首選進行超聲波的化驗所:	
標準病理檢驗所有限公司	PHC Medical Diagnostic Centre Limited
香港浸信會醫院	Hong Kong Baptist Hospital
嘉恩醫學化驗所 X 光室有限公司	The Giant Medical Laboratory and X-ray Services Limited

第 2 至 6 年醫療再評估**:

1. 沒有進行過活體組織檢查或外科手術，否則病例將根據病理報告進行個別評估
2. 未曾就任何受保疾病作出索償
3. 有關盆腔超聲波報告和主診醫生報告 (APS) 需在第一個保單週年後完成
4. 在子宮內新的增生，處於無症狀的情況及肌瘤的大小處於穩定或縮少的情況
5. 主診醫生報告 (APS) 證實無需更進一步的檢查來明確病變及無惡性之跡象

**須視乎公司當時之規定

保單繕發時之核保要求** – 前列腺特異抗原濃度上升:

1. 根據 AIA 目前的核保指引，該申請被評爲標準保費級別及不保事項為前列腺癌及前列腺原位癌。另外，沒有其他不明確的健康狀況導致額外保費、不保事項、拒絕受保擱置或延期的決定
2. 沒有 2 個或以上的直系親屬在 60 歲以前患有前列腺癌的家族史
3. 申請時發現:
   - 偶然發現的前列腺特異抗原上升並沒有任何症狀
     （根據 AIA 目前的核保指引，在沒有任何其他疑似惡性情況下，60 歲以下人士 PSA 水平上升至 10 ng / ml 及 60 歲或以上之人士 PSA 上升至 13 ng / ml 都會導致有不保事項。）
   - 造影檢查確認為良性前列腺增生
4. 沒有進行進一步的血液檢查，活體組織檢查或外科手術，否則該申請將按照所有檢查結果進行個別評估
5. 從沒有進行活體組織檢查或外科手術或作游離前列腺癌抗原(free PSA)之血液檢查
6.

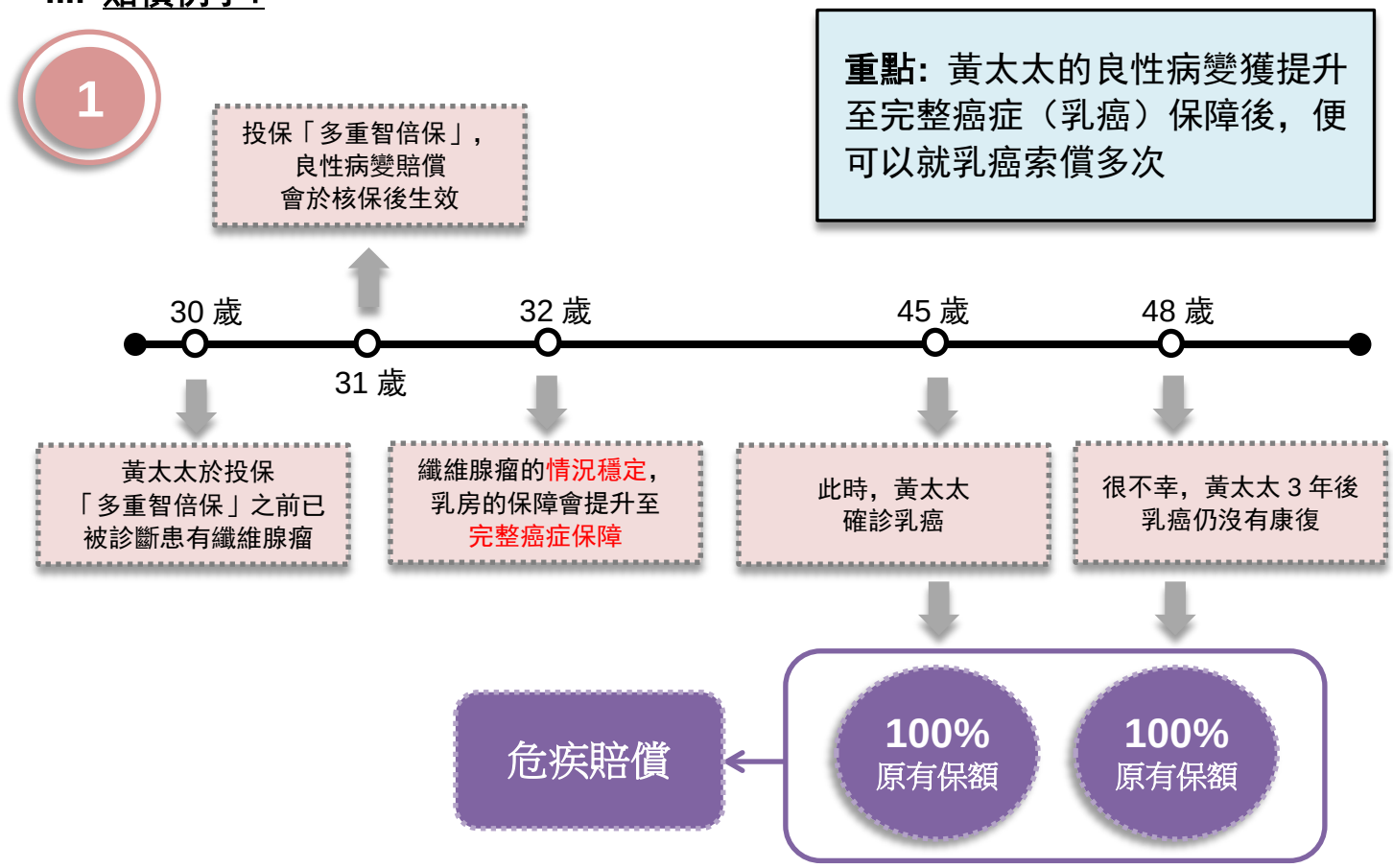
首選進行超聲波的化驗所:	
聖德肋撒醫院	St Teresa's Hospital

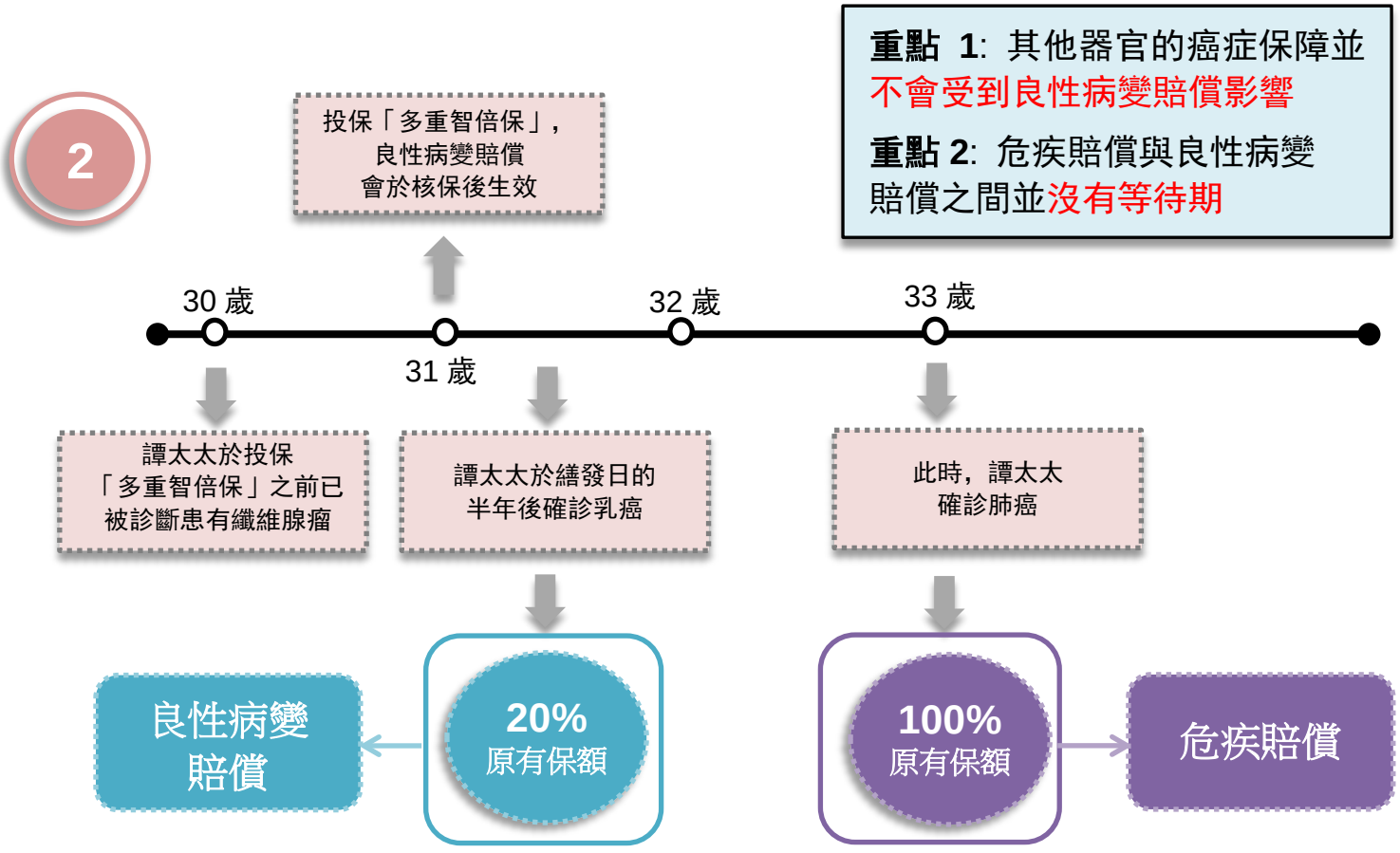
第 2 至 6 年醫療再評估**:

1. 沒有進行過活體組織檢查或外科手術，否則病例將根據病理報告進行個別評估
2. 未曾就任何受保疾病作出索償
3. 前列腺特異抗原(PSA)水平測試和主診醫生報告 (APS) 需在第一個保單週年後完成
4. 前列腺特異抗原(PSA)水平下降至年齡界限之正常水平。（年齡界限之正常水平如下:40-49 歲: ≤2.5 ng/ml; 50-59 歲: ≤3.5 ng/ml; ≥60 歲: ≤4.5 ng/ml）
5. 主診醫生報告 (APS) 證實無需更進一步的檢查來明確病變及無惡性之跡象

**須視乎公司當時之規定

III. 賠償例子:


1
投保「多重智倍保」，
良性病變賠償
會於核保後生效
重點: 黃太太的良性病變獲提升至完整癌症（乳癌）保障後，便可以就乳癌索償多次
30 歲
31 歲
32 歲
45 歲
48 歲
黃太太於投保
「多重智倍保」之前已
被診斷患有纖維腺瘤
纖維腺瘤的情況穩定，
乳房的保障會提升至
完整癌症保障
此時，黃太太
確診乳癌
很不幸，黃太太 3 年後
乳癌仍沒有康復
危疾賠償
100%
原有保額
100%
原有保額


2
投保「多重智倍保」，
良性病變賠償
會於核保後生效
重點 1: 其他器官的癌症保障並不會受到良性病變賠償影響
重點 2: 危疾賠償與良性病變賠償之間並沒有等待期
30 歲
31 歲
32 歲
33 歲
譚太太於投保
「多重智倍保」之前已
被診斷患有纖維腺瘤
譚太太於繕發日的
半年後確診乳癌
此時，譚太太
確診肺癌
良性病變
賠償
20%
原有保額
100%
原有保額
危疾賠償

B. 先天性疾病兒童保障

越年輕投保危疾計劃，保費越相宜而保障年期更長，因此不少父母都會為年幼子女投保。然而，保單一般不會為先天性疾病提供保障，而此類疾病往往能潛伏多年並在較年長時病發，演變成危疾。「多重智倍保」是市場上首個主動填補此保障缺口的計劃，**能為客戶的子女投保時病徵未獲發現的先天性疾病所引致的受保疾病提供保障**，即使突然病發亦能確保客戶的財務計劃不受影響，為您及家人倍添安心。

I. 先天性疾病的例子及與其相關之危疾:

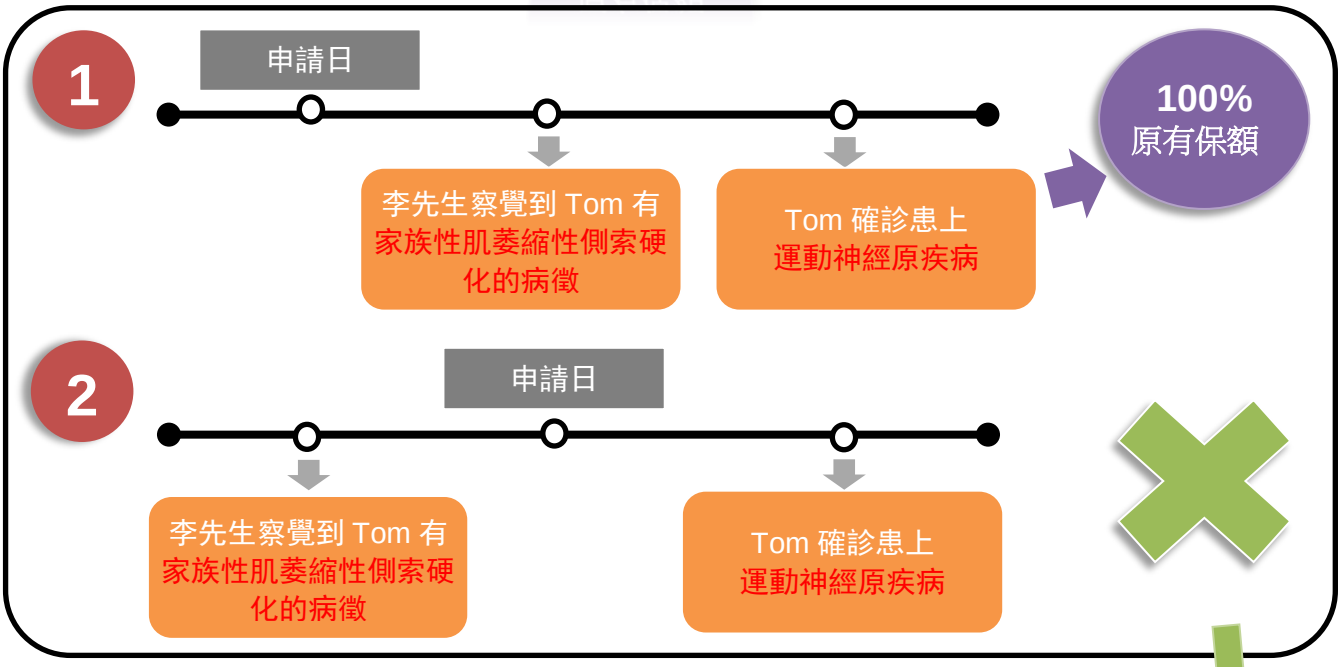
如受保人因先天性疾病而引致相關的危疾，將會獲得危疾賠償

先天性疾病		相關危疾
漿果樣動脈瘤 （Berry Aneurysm）	→	中風 (Stroke)
心肌橋 (Myocardial Bridging)	→	冠狀動脈手術/心臟病 (Coronary Artery Surgery / Heart Attack)
多囊性腎病變 (Polycystic Kidney Disease)	→	腎衰竭 (Kidney Failure)
心室中隔缺損 (Ventricular Septal Defect)	→	傳染性心內膜炎 (Infective Endocarditis)
貝克型肌營養不良症 (Becker's Muscular Dystrophy)	→	肌營養不良症 (Muscular Dystrophy)
家族性肌萎縮性側索硬化 (Familial Amyotrophic Lateral Sclerosis)	→	運動神經原疾病 (Motor Neurone Disease)

100%
原有保額

II. 賠償例子:

35 歲的李先生成功地為他的小朋友 Tom（受保人），9 歲的孩子投保了「多重智倍保」。



C. 付款人身故保障

為確保子女能獲取無間斷保障，父母一般會為子女保單額外購買付款人保障。「多重智倍保」首創毋須保單持有人為子女額外購買付款人保障及申報健康狀況，一旦投保即自動為受保人提供此保費豁免保障。

I. 受保資格:

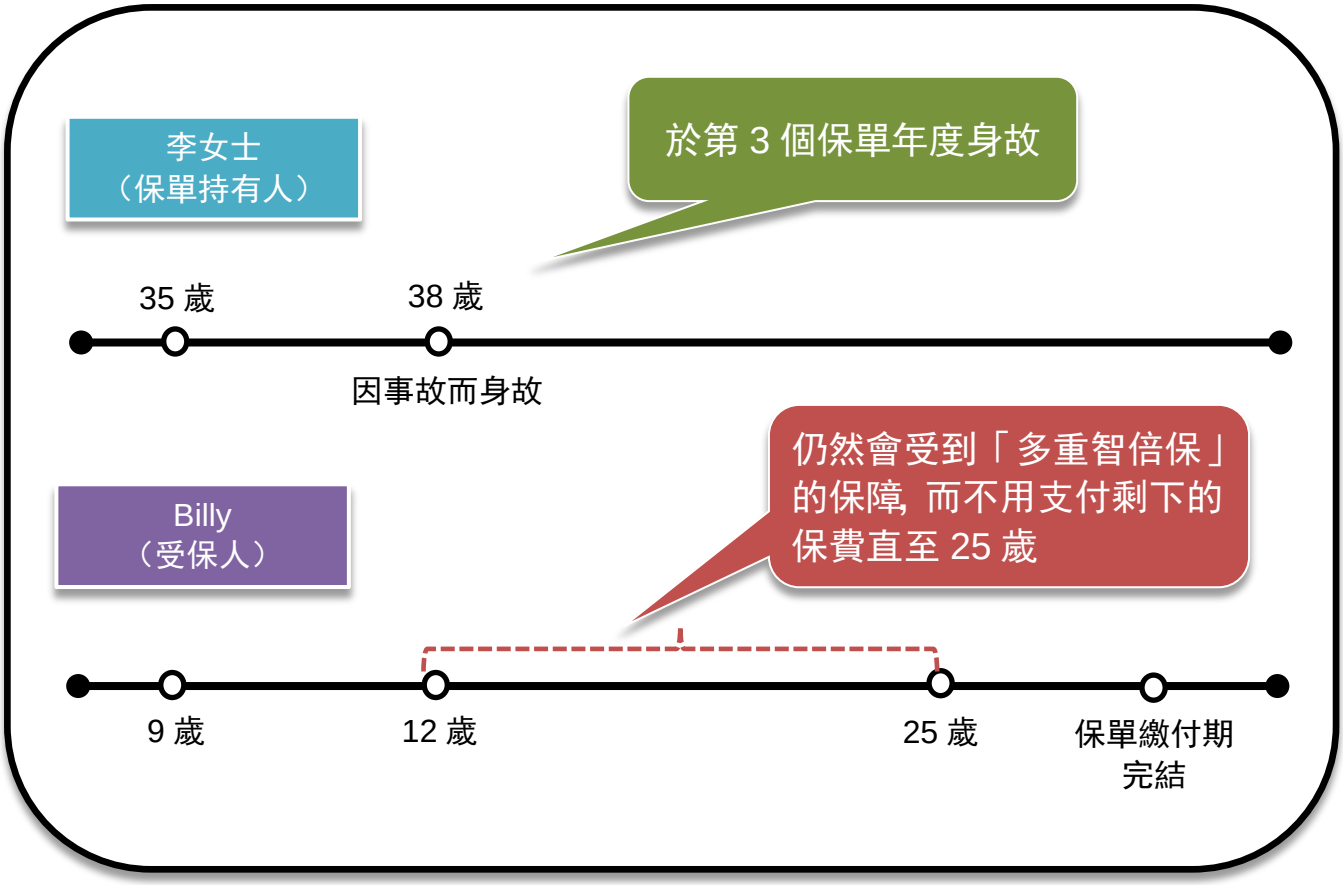
只要受保人為18歲以下及保單持有人投保時為18至50歲，即可享有付款人身故保障。

II. 保障範圍:

如保單持有人於75歲前身故而保單已生效2年或以上，受保子女將可繼續在保單下獲得保障，而毋須繳交基本計劃保費，直至子女年屆25歲或保單繳付期完結為止，以較先者為準為止。

III. 例子:

35 歲的李女士（保單持有人）成功為她 9 歲的小朋友 Billy（受保人）投保了「多重智倍保」（18 年繳付期），而很不幸的是李女士，於 38 歲，3 年後因意外而身故。雖然李女士不幸身故了，但她 12 歲的小朋友 Billy（受保人），仍然會受到「多重智倍保」的保障，而不用支付任何剩下的保費，直至 Billy 25 歲。



VI. 市場分析

A. 產品特點比較

	AIA Smart Elite Ultra 多重智倍保	PRX 保記 PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保	SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保	AXX 盛記 XealthElite Xritical Xllness Insurance X齊X疾保障	FWX 衛記 Xrisis VCover 危 X 全 X 略
計劃種類	基本計劃	基本計劃	基本計劃	基本計劃	基本計劃
受保疾病數目 **(危疾/ 早期危疾/ 嚴重兒童疾病)**	115 (58 / 44 / 13)	113 (54[@] / 47 / 12)	132 (62[@] / 61 / 9)	128* (56 / 64[++] / 8)	139 (63[+] / 65 / 11)
紅利/分紅 – 週年紅利/分紅 – 終期紅利/分紅	✓ ✓	× ✓	× ✓	× ✓	✓ ✓
首**10/15**年額外保障 - 保障金額(保額的百分比) - 保障 - 可轉換至終身壽險計劃	• **首 15 年** - 0-40 歲: 50% **首 10 年** - 41 歲或以上: 50% • 危疾、早期危疾、嚴重兒童疾病及身故 • 可轉換	• **首 15 年** - 0-40 歲: 50% **首 10 年** - 41 歲或以上: 50% • 危疾、早期危疾、嚴重兒童疾病及身故 • 可轉換	• **首 10 年** 0-60 歲: 50% • 危疾、早期危疾、嚴重兒童疾病及身故 • 不可轉換	• **首 10 年** 0-65 歲: 35% • 危疾及身故 • 不可轉換	• **首 10 年** 0-65 歲: 35% • 危疾及身故 • 不可轉換
最高危疾賠償額 (包括首 10/15 年額外保障、危疾賠償及額外危疾保障)	950%	770%	1000%	335%	772%
A. 癌症保障					
– 最多賠償次數	3 次	3 次	4 次	3 次	3 次
等候期 – 癌症持續	診斷日期起計 3 年	診斷日期起計 3 年	不受保障	不受保障	不受保障
等候期 – 癌症復發 (相同器官)	診斷日期起計 3 年	診斷日期起計 3 年	診斷日期起計 4 年	上一癌症完全緩和日期起計 5 年	上一癌症完全緩和日期起計 5 年
等候期 – 癌症擴散 (不同器官)	診斷日期起計 3 年	診斷日期起計 3 年	診斷日期起計 4 年	上一癌症完全緩和日期起計 5 年	上一癌症完全緩和日期起計 5 年
等候期 – 新癌症	診斷日期起計 3 年	診斷日期起計 3 年	診斷日期起計 4 年	診斷日期起計 1 年	診斷日期起計 1 年

	AIA Smart Elite Ultra 多重智倍保	PRX 保記 PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保	SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保	AXX 盛記 XealthElite Xritical Xllness Insurance X齊X疾保障	FWX 衛記 Xrisis VCover 危 X 全 X 略
B. 心臟病保障					
最多賠償次數	2 次	1 次	1 次	2 次	2 次
等候期	1 年	1 年	1 年	1 年	1 年
C. 其他保障					
	1. 付款人身故保障 2. 良性病變賠償 3. 糖尿病併發症賠償 4. 危疾豁免繳付保費 5. 先天性疾病兒童保障 6. 特惠恩恤金賠償	1. 危疾豁免繳付保費 2. 額外 20%末期嚴重疾病保障	1. 早期額外保障 2. 糖尿全護保障 3. 指定的危疾復發 4. 「愛屋及烏」保障升級版 5. 「在乎你」保障 6. 保證可增購選項	1. 危疾豁免繳付保費 2.增值權益附加條款 (需繳付額外保費) 3. 延長寬限期保障	1. 危疾豁免繳付保費 2. 健康檢查權益 3. 「臻一優才醫護管理團隊」 4. 健康補助權益 5. 樂活復康服務 6. 家庭關懷服務 7. 第二醫療意見 8. 指定癌症之額外權益 9. 於指定年齡增購危疾保障保單的權利 10. 特惠恩恤金賠償 11. 延伸寬限期權益

- 「多重智倍保」提供多達 **115** 種受保疾病，而保記只有 **113** 種。另外，某些公司將疾病分拆及提供一些非常見的疾病，而且某些受保疾病的定義也較為嚴僅
- 「多重智倍保」提供 3 個全港首創的保障，分別有 1) 良性病變賠償、 2) 先天性疾病兒童保障及 3) 付款人身故保障
- AIA、盛記和衛記可就心臟病索償 **2** 次，而其他公司只有 **1** 次

@ 肌萎縮性脊髓側索硬化、運動神經元病及進行性延髓癱瘓分拆為 3 種危疾
* 分為三個不同級別嚴重程度，分別為嚴重疾病（100%），早期嚴重疾病（50%）和非嚴重疾病（20%）並不保括嚴重兒童疾病
\+ 運動神經原疾病及漸進延髓麻痺被分拆成 2 種疾病
++ 原位癌及早期癌症被分拆成 2 種疾病

B. 主要疾病定義比較

以下是根據保單契約內之主要疾病定義之比較：

公司名稱	AIA	保記	永記	盛記	衛記
產品名稱	多重智倍保	守 X 健 X 危 X 加倍保	永X危X「至X」保	X 齊 X 疾保障	危 X 全 X 略
癌症					
要求「惡性腫瘤擴散」	沒有要求	要求	沒有要求	要求	沒有要求
心臟病					
心肌旋轉蛋白水平 -心肌旋轉蛋白I -心肌旋轉蛋白 T	 >0.5ng/ml >1.0ng/ml	 >0.5ng/ml >1.0ng/ml	 > 接受的正常水平	 > 接受的正常水平	 >0.5ng/ml >0.5ng/ml
中風					
-要求「永久性」 -觀察期	× 4 星期	× 4 星期	√ 沒有提及	× 4 星期	√ 4 星期
失明					
	只需滿足 **1)** 根據斯內倫視力表，每只眼睛需≤ 2/60； 或 **2)** 每只眼睛的最佳矯正視野闊度≤ 5 度	要求“完全失去視力”			
主要器官移植（於器官移植輪候冊名單上）					
	接受 **1)** 港醫院管理局輪候冊名單上； 及 **2)** 其居住國家政府所監管的官方輪候冊名單上*	不適用	只接受港醫院管理局輪候冊名單上		沒有 地域限制
經皮穿刺冠狀動脈介入（俗稱通波仔）					
冠狀動脈狹窄或閉塞的最小數量	1	1	1	1 (75%) 或 2 (50%)	1
狹窄的百分比	50%	50%	50%		50%

*須符合下列所有之額外條件：(i) 由兩(2)位適合的專科註冊醫生確認診斷及證實該器官移植為醫療所需；及 (ii) 提供支持該器官移植的臨床及／或病理證據。



癌症：

- 友邦只要求惡性細胞「侵略其他細胞組織的特徵」

心臟病：

- AIA 清楚列明心肌旋轉蛋白 I 及 T 的數值，分別為 >0.5ng/ml 及 >1.0ng/ml，而永記與盛記並沒有提供數值

中風：

- AIA、保記與盛記只要求「神經後遺症持續 4 個星期」，由此可見，永記與衛記的要求較為嚴緊
- 另外，永記並沒有列明「神經後遺症」觀察期

失明：

- AIA 只需滿足「根據斯內倫視力表 (Snellen Chart)，每只眼睛需≤ 2/60」或「每只眼睛的最佳矯正視野闊度≤ 5 度」其中之一，由此可見，其他公司的要求都較為嚴緊。保記、永記、盛記與衛記均要求「完全失去視力」

主要器官移植（於器官移植輪候冊名單上）：

- AIA 接受受保人居住國家政府所監管的官方輪候冊名單上

經皮穿刺冠狀動脈介入（俗稱通波仔）：

- 衛記的要求較 AIA 為嚴緊，而 AIA 的要求與其他公司相似

C. 保費比較

（以總保費計算）

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費

美元保單

保費繳付期=18/20 年，危疾保額=US$75,000 美元 (非吸煙人士)

	AIA 多重智倍保	保記 守 X 健 X 危 X 加倍保	永記 永 X 危 X「至 X」保	盛記 X 齊 X 疾保障	衛記 危 X 全 X 略
男性					
0 歲	23,828	24,315	25,365	26,190	29,505
10 歲	30,065	30,630	29,250	32,955	36,675
20 歲	37,679	38,475	39,420	42,975	47,085
30 歲	46,143	46,275	54,195	59,175	58,680
40 歲	64,260	60,210	74,835	84,390	78,330
女性					
0 歲	23,814	24,315	23,790	26,040	29,505
10 歲	29,795	30,495	28,905	32,385	35,025
20 歲	37,422	38,130	39,165	42,525	45,600
30 歲	45,576	45,990	53,760	58,200	56,175
40 歲	62,370	56,985	71,970	79,755	73,395

以下數字等於友邦的保費除以保記的保費。數值少於 100%代表友邦的保費較低。

	AIA / 保記	AIA / 永記	AIA / 盛記	AIA / 衛記
男性				
0 歲	98.0%	93.9%	91.0%	80.8%
10 歲	98.2%	102.8%	91.2%	82.0%
20 歲	97.9%	95.6%	87.7%	80.0%
30 歲	99.7%	85.1%	78.0%	78.6%
40 歲	106.7%	85.9%	76.1%	82.0%
女性				
0 歲	97.9%	100.1%	91.5%	80.7%
10 歲	97.7%	103.1%	92.0%	85.1%
20 歲	98.1%	95.5%	88.0%	82.1%
30 歲	99.1%	84.8%	78.3%	81.1%
40 歲	109.4%	86.7%	78.2%	85.0%

保費：

- 就以上所顯示的例子而言，「多重智倍保」的保費率於大部份年輕的年齡都有優勢。

D. 回報比較

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期

0 歲，男性，保費繳付期=18/20 年，總保費= 25,000 美元

	AIA Smart Elite Ultra 多重智倍保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	1,389		1,250		1,250		1,250		1,250	
總保費 (美元) Total Premium (US$)	25,002		24,996		25,000		25,006		25,000	
保額 (美元) Sum Assured (US$)	78,697		77,100		73,920		71,611		63,549	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,597	-34.52%	1,750	-41.55%	2,000	-38.27%	859	-59.27%	3,272	-26.74%
20	13,929	-5.28%	11,373	-8.29%	16,250	-4.31%	4,870	-20.25%	11,159	-8.52%
30	18,415	-1.42%	16,622	-2.00%	25,000	0.00%	14,251	-2.77%	15,588	-2.32%
70	51,940	1.19%	20,996	-0.29%	32,999	0.46%	15,754	-0.76%	40,512	0.80%
80	61,777	1.27%	20,996	-0.25%	35,000	0.48%	15,754	-0.65%	49,409	0.97%
90	69,096	1.25%	77,100	1.41%	73,920	1.35%	71,611	1.31%	63,549	1.16%
100	78,697	1.26%	77,100	1.25%	73,920	1.20%	71,611	1.17%	63,549	1.05%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	7,349	-12.00%	3,513	-25.16%	3,182	-27.37%	1,790	-41.00%	6,644	-11.91%
20	26,360	0.46%	19,362	-2.50%	22,902	-0.84%	9,739	-10.19%	20,321	-2.02%
30	47,620	2.99%	37,250	1.93%	42,080	2.52%	22,557	-0.50%	34,785	1.60%
70	323,320	4.21%	284,796	4.06%	301,335	4.15%	96,388	2.24%	167,282	3.16%
80	503,626	4.26%	482,621	4.25%	492,101	4.27%	156,327	2.62%	267,117	3.39%
90	928,372	4.50%	917,572	4.54%	943,202	4.57%	343,518	3.29%	466,476	3.67%
100	1,990,484	4.87%	1,585,810	4.65%	1,625,237	4.68%	685,747	3.70%	773,704	3.88%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	130,077	936%	119,175	954%	112,062	897%	97,606	781%	95,517	764%
20	132,948	532%	121,237	485%	80,572	322%	76,481	306%	79,066	316%
30	173,724	695%	162,339	649%	91,001	364%	79,918	320%	89,100	356%
70	429,294	1717%	419,253	1677%	342,256	1369%	152,245	609%	196,674	787%
80	568,748	2275%	575,615	2303%	531,021	2124%	212,183	849%	287,612	1150%
90	941,908	3767%	917,572	3671%	943,202	3773%	343,518	1374%	472,831	1891%
100	1,994,419	7977%	1,585,810	6344%	1,625,237	6501%	685,747	2742%	780,059	3120%
保證回本期 (年) (Year) Guaranteed Breakeven	41		81-85		30		85		48	
預期總回本期 (年) (Year) Projected Total Breakeven	20		21-25		22		33		23	

* 使用下次生日年齡

- 就以上所顯示的例子而言，於大部份情況下，「多重智倍保」不論於保證現金價值、預期現金總值、預期總身故賠償都比大部份對手優勝，預期現金總值回報率更高達 4.87% p.a.
- 此外，保證回本期及總回本期亦較大部份對手短，分別為 45 年及 20 年。雖然，永記的保證回本期比 AIA 短，但永記需繳付之總保費比 AIA 為多

有關產品比較的詳情，請參閱**附錄二**。

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)及任何利息/非保證終期紅利(如有)及非保證終期分紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/分紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2017 年 5 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

VII. 現有客戶之安排

現有「加裕倍安保」系列客戶之計劃轉換安排:

- **由 2017 年 10 月底起生效**
  - **只限舊保單於首個保單年度作出更改**
  - **詳情容後通知**

現有定期保險 (連危疾保障) 客戶的安排 (Term Conversion)

- **由 2017 年 6 月 30 日起生效**

	由定期保險 (連危疾保障)轉換至「多重智倍保」(SEU)
期限	不適用
核保性質	正常核保
所需文件	✓ 健康證明書 ✓ RFC 表格 ✓ 建議書 (PGS)

注意事項

- 在更改保單申請表**(Request for Change Form)**上的甲部"其他", 於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後, 任何危疾索償將會根據新保單的保單契約而評估。"
- 體檢要求及財務核保要求須跟隨核保規則內列明的要求
- 而「多重智倍保」(SEU)若核保後須更改醫療評級或加入不保事項應重新考慮應否將定期保險轉換
- 就新受保的疾病、限額及保障(包括「升級保障」)而言:
  - o 設有 90 日的等候期
  - o 「多重智倍保」(SEU) 保單生效前已存在的狀況將不獲受保
- 其他跟隨現行轉換規則

VIII. 於網上建議書系統制作建議書

「多重智倍保」的網上建議書系統與現時相同。但當受保人的年齡為 18 歲以下時，需留意以下事項：

保單持有人資料:



IX. 保單契約 — 輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」(請參閱下頁)。此文件主要是引導瞭解保單契約的重要事項，並清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

此文件旨在引導瞭解此產品保障的主要事項 (包括限制範圍、主要的保單條款及條件和不保事項)，並不會列載詳細的保障。因此，此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

第一部份：基本定義

1. 此計劃包括甚麼疾病？

此計劃包括在「基本定義」下所指明及訂立的 58 種危疾、44 種早期危疾及 13 種嚴重兒童疾病。

詳情請參閱保單契約：

- **「基本定義」 - 「危疾」、「早期危疾」及「嚴重兒童疾病」**

2. 我是否於保單生效時便立即可享有受保疾病的保障？

保單只保障於保單的繕發日期或最近期之生效日期（以較後者為準）起計 90 日後才開始出現徵狀或病徵之受保疾病（即有 90 日的等候期）。

請參閱保單契約：

- **「基本定義」 - 「危疾」、「早期危疾」及「嚴重兒童疾病」**

第二部份：週年紅利及終期分紅條文

3. 我於甚麼時候可享有終期分紅？

由第 5 個保單週年日開始，你可能會在下列情況下享有終期分紅：

- 受保人身故；
- 保單退保；或
- 支付危疾賠償或糖尿病併發症賠償。

當因受保疾病而作出的預支賠償合共超過原有保額之 100%，週年紅利及終期分紅將不會再派發及公佈。

詳情請參閱保單契約：

- **「週年紅利及終期分紅條文」 - 「終期分紅」**
- **「週年紅利及終期分紅條文」 - 「週年紅利及終期分紅條文終止」**

4. 身故及退保時的終期分紅金額是否相同？

終期分紅之金額可能會按賠償情況之性質而改變，而終期分紅就退保之金額可能會較其他情況下(如受保人身故)之金額較少。

詳情請參閱保單契約：

- **「週年紅利及終期分紅分紅條文」 - 「終期分紅」**

5. 我可如何處理週年紅利?

您可使用本公司的指定表格以書面形式選擇下列任何一項辦法收取紅利（如有）：
選擇 1: 支取現金

選擇 2: 扣除保費 - 可以紅利扣除任何到期應付之保費，扣除保費後剩餘之紅利將按我們不時公佈的利率繼續累積，並可用以繳付其後到期的保費。有關利率並非保證，於保單年期內可能有所變動。

選擇 3: 累積紅利 - 將紅利儲存於本公司，按我們不時公佈的利率積存生息。累積紅利的利率並非保證，並在任何年度內可能是零。於保單有效期間，您可隨時要求提取累積紅利及利息（如有）。您必須使用本公司的指定表格以書面形式提出有關要求，並將該表格遞交至我們的辦事處。於保單終止時，我們會將累積紅利及利息減去所有保單欠款後的餘額支付予您。

若未有作出選擇，我們將依據以上選擇3之辦法處理紅利。

詳情請參閱保單契約：

- **「週年紅利及終期分紅條文」 - 「週年紅利支付辦法」**

第三部份：利益條文

6. 此計劃有沒有提供任何身故賠償？

有。我們會支付現時保額、累積週年紅利及利息(如有) 及終期分紅(如有)作身故賠償。
此金額需扣除任何保單欠款。

在身故賠償的基礎上，我們還會提供特惠恩恤金賠償。

詳情請參閱保單契約：

- **「基本定義」 - 「現時保額」、「原有保額」**
- **「利益條文」 - 「身故賠償」、「特惠恩恤金賠償」**

7. 我可以就每種受保疾病獲得多少賠償？

就受保疾病而言，你可獲得的賠償金額為原有保額之下列百分比：

- 危疾 (須作手術之腦動脈瘤除外) ：100%
- 須作手術之腦動脈瘤：50%
- 早期危疾 (骨質疏鬆症連骨折除外)：20%
- 屬於糖尿病併發症的早期危疾：20%
  （此賠償為早期危疾賠償基礎上的另一 20%賠償）
- 骨質疏鬆症連骨折：10%
- 嚴重兒童疾病：20%

受限於相關危疾類別的賠償上限。

每種疾病只可賠償一次，惟癌症、心臟病及原位癌除外。癌症最多可獲 3 次賠償，心臟病最多可獲 2 次賠償，而原位癌在不同受保器官群組則最多可獲 2 次賠償。

某些早期危疾及嚴重兒童疾病設有個人最高賠償限額 (包括所有受保人在 AIA 下之保單)。詳情請參閱基本保單結尾之相關一覽表。

如保單下已作出的預支賠償合還沒有超過原有保額之 100%時，你仍然可以獲得相應的終期分紅(如有）。

詳情請參閱保單契約：

- **「利益條文」 - 「危疾賠償」、「糖尿病併發症賠償」、「嚴重兒童疾病賠償」及「賠償之一般條款及條件」**
- **「危疾賠償一覽表」**
- **「早期危疾賠償一覽表」**
- **「嚴重兒童疾病賠償一覽表」**
- **「危疾組別一覽表」**
- **「週年紅利及終期分紅分紅條文」 - 「終期分紅」**

8. 在賠償受保疾病後，保費會否相應減少？

會。保費會就該受保疾病所支付賠償與原有保額之比例而相應減少。

詳情請參閱保單契約：

- **「利益條文」 - 「危疾豁免繳付保費」**

9. 我會否得到終身的保障？

當保單生效時，你可獲得終身的人壽、危疾賠償^及早期危疾賠償^。至於就受保疾病的保障，保障年期會就不同的保障而有所不同：

- 就嚴重兒童疾病賠償而言，保障至 18 歲
- 就多重疾病保障而言，保障至 85 歲*

^「不能獨立生活」的保障會在 65 歲終止，而「骨質疏鬆症連骨折」的保障會在 70 歲終止。詳情請參閱基本保單。

*若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。

詳情請參閱保單契約：

- **「利益條文」 -「賠償之一般條款及條件」**

10. 究竟受保疾病之間索償的等待期需要多長？

往後的索償將受限於相關等候期，任何 2 次嚴重疾病的診斷日期須相隔 1 年，惟 2 次癌症索償之間則須相隔 3 年。往後的早期危疾及往後的嚴重兒童疾病索償則並毋須等候期。

詳情請參閱保單契約：

- **「利益條文」 -「危疾賠償」**

11. 保單有甚麼不保事項？

除了身故賠償及特惠恩恤金賠償外，就此保單，我們不會保障由下列任何一項引致的任何事故：

- 投保前或保單繕發後 90 日內首次出現徵狀或病徵的疾病或因此而引致的手術；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的暴發性病毒性肝炎或癌病；及
- 自致之傷害；

詳情請參閱保單契約：

- **「利益條文」 -「不保事項」**

12. 我可以如何得知一個不保癌症受良性病變賠償的保障？

於不保事項批註內，不保癌症的旁邊會有一個提示「（受良性病變賠償保障除外）」。此不保癌症只受良性病變賠償的保障，而不會獲得保單其他保障的賠償。

詳情請參閱保單契約：

- **「不保事項條文」**
- **「利益條文」 -「良性病變賠償」**

13. 我可以從良性病變賠償得到多少的保障？

你可獲得的賠償金額為原有保額之下列百分比：
癌症：20%
原位癌：4%
早期惡性腫瘤：4%
受限於每個器官最高 20%賠償及每個器官的每種疾病最多 1 次賠償。

良性病變賠償為 900%危疾賠償以外的額外賠償。

詳情請參閱保單契約：

- **「利益條文」 - 「良性病變賠償」**

14. 良性病變賠償會在什麼情況下會終止？

如果您能夠成功地通過重新評估，原有的不保癌症將與其他癌症沒有任何差別，並且有資格獲得危疾類別第 1 類（癌症）的 300%原有保額的危疾賠償。我們會繕發一份批註以刪除不保事項的不保癌症，而良性病變賠償將不再生效。

如果未能成功重新評估，良性病變賠償亦會繼續提供保障。每個受保良性病變器官的良性病變賠償將會於下列情況下終止：

- 當我們已就受保良性病變的有關器官所發生之癌症、原位癌及早期惡性腫瘤而支付合共20%原有保額的賠償；或
- 下列情況（以較後者為準）：
  - 受保人85歲生日之後的首個保單週年日；及
  - 就任何及所有受保疾病合共支付100%原有保額的危疾賠償。

詳情請參閱保單契約：

- **「不保事項條文」**
- **「利益條文」 - 「良性病變賠償」**
- **「利益條文」 - 「賠償之一般條款及條件」**

第四部份：一般條文

15. 若在投保時誤報受保人的吸煙習慣，會有什麼後果？

吸煙習慣是計算保費的重要因素之一，所以必需在投保時申報，否則，本公司可使此保單無效。

詳情請參閱保單契約：

- **「一般條文」 - 「吸煙習慣」**

16. 若在投保時誤報年齡及性別，會有什麼後果？

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：

- **「一般條文」 - 「誤報年齡及／或性別」**

17. 保單會在什麼情況下會終止？

如以下任何情況發生，我們將會取消你的保單，而受保人將失去保障：

- 受保人身故；
- 於保費到期日後31日內仍未繳交保費，且保單沒有任何剩餘現金價值；
- 基本保單轉換成非分紅保險計劃，而當中的保障年期完結時；或
- 未償還的欠款多於您保單的保證現金價值。若保費以貸款形式自動從保單中扣除，未償還的欠款多於您保單的保證現金價值加上累積週年紅利及其利息（如有）的總和。

詳情請參閱保單契約：

- **「一般條文」 - 「保單終止」**

第五部份：既有現金價值條文

18. 若我停止繳交保費，會有什麼後果？

你應按所選的保費繳付時間表準時繳交保費。若你在保費繳付年期完結前停止繳交保費，保費將以貸款形式自動從保單中扣除。我們將據貸款條文收取利息。

在這期間，你的身故及受保疾病的保障將保持不變，惟我們在支付任何賠償前，將先行扣除任何未償還之貸款。

假如或當因未繳交保費而產生之貸款引致貸款餘額多於基本計劃的保證現金價值加上累積紅利的總和時，保單將會被取消同時你也會失去保障。保單的退保價值將用於償還貸款結餘，任何剩餘金額將退回給你。

詳情請參閱保單契約：

- **「既有現金價值條文」 - 「自動既有現金價值條文」**
- **「貸款條文」 - 「扣除利益支付」**

19. 若我退保，可得到的金額是多少？

你可得到列於價值一覽表內，相應保單年度之保證現金價值及累積週年紅利及利息。此外，若你在第5 個保單週年日後退保，你可得到非保證的終期分紅。

退保的金額將先行扣除任何未償還之保單欠款。

詳情請參閱保單契約：

- **「一般條文」- 「現金價值」**
- **「既有現金價值條文」 - 「退保條文」**
- **「貸款條文」 - 「扣除利益支付」**
- **「價值一覽表」**

附錄一: 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">「多重智倍保」</td></tr>
<tr><td>銷售日期</td><td colspan="3">香港及澳門：2017 年 6 月 30 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">「多重智倍保」
• 提供危疾保障及人壽並可預期獲派發週年紅利(非保證) 及終期分紅(非保證)的限期繳費終身壽險計劃
• 保障 58 種危疾、44 種早期危疾及 13 種嚴重兒童疾病
• 特設「升級保障」，提供首 10 個/首 15 個保單年度的額外身故賠償、危疾賠償早期危疾及嚴重兒童疾病
• 為您提供結合高達保障額 900%的多重疾病保障
• 此外，更特設市場首創的「良性病變賠償」、「付款人身故保障」及「先天性疾病兒童保障」</td></tr>
<tr><td rowspan="20">計劃編號</td><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「多重智倍保」</td></tr>
<tr><td>港元 / 澳門幣</td><td>美元</td></tr>
<tr><td>10 年</td><td>10OBHNP6</td><td>10OAHNP6</td></tr>
<tr><td>18 年</td><td>18OBHNP6</td><td>18OAHNP6</td></tr>
<tr><td>25 年</td><td>25OBHNP6</td><td>25OAHNP6</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「多重智倍保」</td></tr>
<tr><td>港元 / 澳門幣</td><td>美元</td></tr>
<tr><td>10 年</td><td>10OBHSP6</td><td>10OAHSP6</td></tr>
<tr><td>18 年</td><td>18OBHSP6</td><td>18OAHSP6</td></tr>
<tr><td>25 年</td><td>25OBHSP6</td><td>25OAHSP6</td></tr>
<tr><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「多重智倍保（年輕一歲優惠）」</td></tr>
<tr><td>港元 / 澳門幣</td><td>美元</td></tr>
<tr><td>10 年</td><td>10OBHNP5</td><td>10OAHNP5</td></tr>
<tr><td>18 年</td><td>18OBHNP5</td><td>18OAHNP5</td></tr>
<tr><td>25 年</td><td>25OBHNP5</td><td>25OAHNP5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td colspan="2">「多重智倍保（年輕一歲優惠）」</td></tr>
<tr><td>港元 / 澳門幣</td><td>美元</td></tr>
<tr><td>10 年</td><td>10OBHSP5</td><td>10OAHSP5</td></tr>
<tr><td>18 年</td><td>18OBHSP5</td><td>18OAHSP5</td></tr>
<tr><td>25 年</td><td>25OBHSP5</td><td>25OAHSP5</td></tr>
</table>

A. 利益

	「多重智倍保」
1. 保障期	人壽保障：終身 危疾及早期危疾：終身 [1] 嚴重兒童疾病： 18 歲以下 多重疾病賠償：至 85 歲 [2]

2. 升級保障	升級保障金額 [3]
	以受保人投保年齡計算：
	• 15 日 – 40 歲：首 **15** 年額外 50%原有保額賠償
	• 41 歲或以上：首 **10** 年額外 50%原有保額賠償
	
	保障
	為首 10/15 個保單年度提供額外保額保障：
	• 身故賠償：
	  • 升級保障金額的 100%
	  • 扣除已支付的任何升級保障金額
	• 危疾賠償 [1]：
	  • 嚴重疾病 (被診斷罹患 58 種危疾中的任何一種)：
	  • 升級保障金額的 100%
	  • 扣除已支付的任何升級保障金額
	  • 非嚴重疾病 (被診斷罹患須作手術之腦動脈瘤)
	  • 升級保障金額的 50%
	• 早期危疾賠償：
	  • 被診斷罹患 43 種危疾中的任何一種
	  • 升級保障金額的 20%
	  • 被診斷罹患骨質疏鬆症連骨折
	  • 升級保障金額的 10%
	• 嚴重兒童疾病賠償：
	  • 升級保障金額的 20%
	
	轉換權
	(i) 40 歲或以下; (ii) 40 歲以上的客戶可由保單之 (i) 第 14 個保單週年日; (ii) 第 9 個保單週年日或緊隨著受保人 64 歲生日後之保單週年日（以最先者為準）起，把「升級保障金額」的餘額轉換至終身壽險保單，惟需符合公司當時之轉換規則及視乎當時可供的產品選擇而定。(只有(a)體檢評級 MR"D"或以下及(b)職業評級 US$7.5 per mil 以下的受保人方擁有此轉換權)

3. 身故賠償	現時保額 ＋累積週年紅利及利息 (非保證) ＋終期分紅 (非保證)[4] －保單欠款 (如有)
4. 危疾賠償	**於受保人年滿85 歲生日後緊接著的保單週年日之前:** 受保疾病可獲多次危疾保障賠償（包括早期危疾、嚴重兒童疾病、嚴重或非嚴重危疾），而這些病況會被分為6個疾病組別。6個疾病組別各分別設有以下獨立的保障限額，危疾保障賠償於相關疾病組別的賠償總額會以以下保障限額為上限：

危疾類別	賠償上限
第 1 類 – 癌症	300%
第 2 類 – 與心臟相關之疾病	200%
第 3 類 – 與神經系統相關之疾病	100%
第 4 類 – 與主要器官相關之疾病	100%
第 5 類 – 其他主要疾病	100%
第 6 類 – 末期疾病及不能獨立生活	100%^

^末期疾病及不能獨立生活索償須符合以下條件：(a) 受保人之病況並不符合第 1、2、3、4 及 5 類危疾類別受保危疾的定義，及 (b) 過往未有提出任何嚴重疾病索償。一旦受保人就嚴重疾病提出首次索償，第 6 類危疾下的保障將隨即終止。

	「多重智倍保」

<table>
<tr><th>保障種類</th><th>保障疾病</th><th>保障年期</th><th colspan="2">賠償額 (按原有保額的百分率)</th></tr>
<tr><th></th><th></th><th></th><th>基本計劃</th><th>升級保障*</th></tr>
<tr><td colspan="5">58種危疾 (包括57種嚴重疾病及1種非嚴重疾病)</td></tr>
<tr><td rowspan="2">嚴重疾病</td><td>• 56種嚴重疾病</td><td>終身</td><td rowspan="2">100%保額</td><td rowspan="2">額外50%</td></tr>
<tr><td>• 不能獨立生活</td><td>至65歲</td></tr>
<tr><td>非嚴重疾病</td><td>• 須作手術之腦動脈瘤</td><td>終身</td><td>預支50%保額</td><td>額外25%
(預支升級保障金額)</td></tr>
<tr><td colspan="5">44種早期危疾</td></tr>
<tr><td rowspan="4">早期危疾</td><td>• 原位癌
• 早期惡性腫瘤
• 經皮穿刺冠狀動脈介入(俗稱「通波仔」)
• 微創進行直接的冠狀動脈搭橋手術
• 周圍動脈疾病的血管介入治療
• 糖尿病視網膜病變
• 嚴重阻塞性睡眠窒息症
• 嚴重中樞神經性睡眠窒息症或混合性睡眠窒息症
• 嚴重精神病</td><td>終身</td><td>每項疾病
預支20%保額</td><td>額外10%
(預支升級保障金額)</td></tr>
<tr><td></td><td></td><td colspan="2">每項疾病個人最高賠償限額為
400,000港元/ 50,000美元</td></tr>
<tr><td>• 骨質疏鬆症連骨折</td><td>至70歲</td><td>預支10%保額</td><td>額外5%
(預支升級保障金額)</td></tr>
<tr><td></td><td></td><td colspan="2">個人最高賠償限額為
400,000港元/ 50,000美元</td></tr>
<tr><td></td><td>• 34種早期危疾
(不包括以上的早期危疾)</td><td>終身</td><td>每項疾病
預支20%保額</td><td>額外10%
(預支升級保障金額)</td></tr>
</table>

* 保單繕發時為40歲或以下的受保人，於首15個保單年度可享高達額外50%原有保額的升級保障。
保單繕發時為 41 歲或以上的受保人，於首 10 個保單年度可享高達額外 50%原有保額的升級保障。

	「多重智倍保」

<table>
<tr><th>保障種類</th><th>保障疾病</th><th>保障年期</th><th colspan="2">賠償額（按原有保額的百分率）</th></tr>
<tr><th></th><th></th><th></th><th>基本計劃</th><th>升級保障*</th></tr>
<tr><td colspan="5">13種嚴重兒童疾病</td></tr>
<tr><td rowspan="2">嚴重兒童疾病</td><td rowspan="2">• 自閉症
• 出血性登革熱
• 腎小球腎炎腎病症候群
• 胰島素依賴型糖尿病
• 因疾病或受傷導致智力缺陷
• 俱心臟併發症的川崎病
• 成骨不全症第三型
• 風濕性心瓣疾病
• 嚴重哮喘
• 嚴重型血友病
• 斯蒂爾病
• 一型青少年脊髓性肌萎症
• 威爾森氏症</td><td rowspan="2">18歲
以下</td><td>每項疾病
預支20%保額</td><td>額外10%
（預支升級保障金額）</td></tr>
<tr><td colspan="2">每項疾病個人最高賠償限額為
400,000港元/ 50,000美元</td></tr>
<tr><td colspan="5">糖尿病併發症保障</td></tr>
<tr><td>屬於糖尿病併發症的早期危疾</td><td>以下任何一種由糖尿病引致的併發症（包括胰島素依賴型糖尿病）：
• 糖尿病視網膜病變
• 次級嚴重腎臟疾病
• 失去一肢
• 單眼失明</td><td>終身</td><td>預支20%保額
（糖尿病視網膜病變的個人最高賠償限額為400,000港元/ 50,000美元，包括於糖尿病併發症保障、危疾保障及升級保障下派發之糖尿病視網膜病變賠償）</td><td>不適用</td></tr>
</table>

註：

– 除癌症及與心臟相關之疾病外，嚴重疾病賠償將不可多於原有保額的100%，並將扣除任何在相應的危疾類別下的非嚴重疾病、早期危疾（包括任何因糖尿病併發症保障支付的賠償）及／或嚴重兒童疾病已預支的賠償。就癌症而言，賠償將相等於原有保額的100%，或在第1類（癌症）的賠償上限（即300%）扣除因先前的癌症、原位癌及早期惡性腫瘤之已付或應付賠償後的剩餘賠償額，以較低者為準。就心臟相關疾病而言，賠償將相等於原有保額的100%，或在第2類（與心臟相關之疾病）的賠償上限（即200%）扣除因先前的心臟相關之嚴重疾病、早期危疾及／或嚴重兒童疾病之已付或應付賠償後的剩餘賠償額，以較低者為準。

– 每種受保疾病（癌症、心臟病及原位癌除外）可獲1次賠償。癌症最多可獲3次賠償，心臟病最多可獲2次賠償，而原位癌在不同受保器官群組則最多可獲2次賠償。

– 於保單下已作出的非嚴重疾病、早期危疾及嚴重兒童疾病的賠償（包括任何因糖尿病併發症保障支付的賠償），凡於原有保額的100%以內，即屬預支賠償。當賠償合共達至原有保額的100%，任何往後的賠償即屬原有保額以外之額外賠償。

– 在升級保障下，嚴重疾病賠償將扣除任何在相應的危疾類別下的非嚴重疾病、早期危疾及／或嚴重兒童疾病已預支的賠償，而升級保障下的預支賠償合共不可多於升級保障金額（即原有保額的50%）。當任何預支賠償的累積總額相等於升級保障金額的100%，升級保障下的保障將會終止。

<u>於受保人年滿 85 歲生日後緊接著的保單週年日或之後:</u>

多重疾病保障將會終止，而所有危疾類別的預支賠償合共將限於原有保額的 100%。

5. 等待期	往後的索償將受限於相關等候期，任何 2 次嚴重疾病的診斷日期須相隔 1 年，惟 2 次癌症索償之間則須相隔 3 年。往後的早期危疾及往後的嚴重兒童疾病索償則並毋須等候期。
6. 危疾豁免繳付保費	當已支付的危疾保障保額已達原有保額的 100%後，基本保單需繳付的保費將獲豁免。當受保人因危疾而獲豁免基本計劃保費時，附加契約不會因此而終止 (及仍需繼續繳交附加契約保費)。

	「多重智倍保」
7. 特惠恩恤金賠償	額外原有保額的 5%
8. 先天性疾病兒童保障	投保時病徵未獲發現的先天性疾病所引致的受保疾病提供保障 (為 18 歲以下的受保人)
9. 付款人身故保障	如保單持有人於75歲前身故而保單已生效兩年或以上，受保子女將可繼續在保單下獲得保障，而毋須繳交基本計劃保費，直至子女年屆25歲為止。只要受保人為18歲以下及保單持有人投保時為18至50歲，即可享有此保費豁免保障。
10. 良性病變賠償	部分良性病變，如良性乳房病變或前列腺特異抗原濃度上升等，可能會提高患上癌症的風險。如該良性病變不幸轉為惡性，甚或演變成癌症，受保人的保障將出現嚴重缺口，難以應付隨之而來的醫療費用。 AIA首創良性病變保障，為於投保時已患有特定良性病變的受保人提供保障。只要受保人符合核保要求，「多重智倍保」就會針對於患有良性病變器官所發生之癌症，即時提供相等於20%原有保額的良性疾病保障。 如良性病變於保單繕發1年後出現康復跡象或並無惡化，我們會在第1類危疾類別（癌症）下提升該器官的保障至高達300%原有保額（須視乎公司當時之規定）。即使該器官的保障無法提升至完整保障，於危疾保障生效期間，良性病變保障都會維持有效。一旦相等於20%原有保額的良性病變保障已全額支付，該器官的良性病變保障將隨即終止。 若受保人並未就受保良性病變的器官所發生之癌症作出索償，我們會針對不同受保良性病變的器官所發生之最多2項原位癌及／或每個受保良性病變的器官所發生之1項早期惡性腫瘤，各提供相等於4%原有保額的良性病變保障。更有機會於保單繕發1年後為該器官提升至完整原位癌及早期惡性腫瘤保障（須視乎公司當時之規定）。一旦因原位癌及／或早期惡性腫瘤已支付部分良性病變保障，該器官其後因癌症而支付的良性病變保障將相應減少。 良性病變保障不影響其他器官之癌症保障，意即即使我們已支付良性病變保障，受保人仍將可就其他癌症作出原有保額最高300%之索償。
11. 糖尿病併發症賠償	就以下任何一種由糖尿病引致的併發症（包括胰島素依賴型糖尿病）預支原有保額的20%： • 糖尿病視網膜病變 • 次級嚴重腎臟疾病 • 失去一肢 • 單眼失明 (糖尿病視網膜病變受限於個人最高賠償限額 50,000 美元 / 400,000 港元/澳門幣，包括於糖尿病併發症保障、危疾保障及升級保障下派發之糖尿病視網膜病變賠償)
12. 退保利益	保證現金價值 ＋累積週年紅利及利息 (非保證) ＋終期分紅(非保證)[4] －保單欠款 (如有)
13. 保單貸款	適用
14. 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、糖尿病併發症賠償、良性病變賠償、特惠恩恤金賠償及危疾豁免繳付保費將會中止。
15. 自殺及誤報年齡、性別、 吸煙狀況、慣常居住地 / 國籍	• 自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。 • 誤報年齡及性別：跟隨現行傳統壽險之規則。 • 誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。

1. 「不能獨立生活」的保障會於受保人滿65 歲時終止，「骨質疏鬆症連骨折」的保障會於受保人滿70 歲時終止。
2. 若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
3. 若客戶減低原有保額，「升級保障金額」會相應調低。
4. 終期分紅可於保單生效滿5 年後退保、受保人不幸身故或被診斷患有危疾、早期危疾或嚴重兒童疾病時支付。任何就危疾、早期危疾、嚴重兒童疾病或糖尿病併發症賠償支付的終期分紅會根據該賠償金額佔整體保障的比例而釐定，而其後的任何終期分紅會相對減少。終期分紅就退保之金額可能會較其他情況下之金額較少。

B. 保費

	「多重智倍保」		
1. 保費形式	保費並非保證但不會按年齡增加而遞增 (Premium is non-guaranteed, but will not increase with age)		
2. 保費繳付期	10 年 / 18 年 / 25 年		
3. 保費率	根據吸煙狀況、性別、投保年齡及核保評級而釐定 (詳見附錄七之保費率表)		
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳		
5. 大額折扣	**原有保額 (US$)**	**10 年保費繳付年期** 調整 (每千元保額)	**18 年或 25 年保費繳付年期** 調整 (每千元保額)
	10,000 – 19,999 20,000 – 39,999 40,000 – 79,999 80,000 – 129,999 130,000 – 249,999 250,000 – 499,999 500,000 或以上	+2.00 +0.75 N/A -0.25 -0.40 -0.60 -0.85	+1.75 +0.60 N/A -0.20 -0.30 -0.45 -0.65
	原有保額 (HK$/MOP)	**10 年保費繳付年期** 調整 (每千元保額)	**18 年或 25 年保費繳付年期** 調整 (每千元保額)
	75,000 – 149,999 150,000 – 299,999 300,000 – 599,999 600,000 – 974,999 975,000 – 1,874,999 1,875,000 – 3,749,999 3,750,000 或以上	+2.00 +0.75 N/A -0.25 -0.40 -0.60 -0.85	+1.75 +0.60 N/A -0.20 -0.30 -0.45 -0.65
6. 健康生活折扣	年齡 18 – 40 40 以上	折扣 (每千元保額) 0.30 0.50	

C. 產品細節

	「多重智倍保」	
1. 投保年齡	**保費繳付年期** 10 年 18 年 25 年	**投保年齡範圍** 15 日至 65 歲 15 日至 62 歲 15 日至 55 歲
2. 最低投保額	10,000 美元 / 75,000 港元/ 澳門幣	
3. 最高投保額 (以每份保單計)	1,500,000* 美元 / 11,250,000* 港元 / 澳門幣 *包括升級保障金額。	
4. 銷售地點	香港 / 澳門	
5. 貨幣	美元 (US$) / 港元 (HK$) / 澳門幣* (MOP) *只適用於澳門繕發之保單。	
6. 附加契約	WP(個人上限為 US$300,000 / HK$ / MOP 2,250,000)、可以購買 WP (WP 及可以購買 WP 個人上限為 US$1,000,000 / HK$ / MOP 7,500,000)、PB、PBCI Pro、SGHR2 、HS80 (只限澳門) 、HB、AI、ADD、SADD、ADB、Term Riders、PCR Pro、PACS2、ECIR Pro、SCIR Pro、SCIR Pro Vitality、SCIR Pro (Pearl)、SCIR Pro (Pearl) Vitality、Cancer Guardian rider、Cancer Guardian Plus Rider、Cancer Guardian Mega Rider、Cancer Guardian Pearl Rider、Cancer Guardian Pearl Plus Rider、Cancer Guardian Pearl Mega Rider、Cancer Guardian Vitality、SGHR2 Vitality、CEO2 、CEO3、CEOE2、CEOE2 Vitality 由於「免繳付保費附加契約」內有「可取消附加契約的自動終止條款」， 當受保人因傷殘而獲豁免基本計劃保費時，附加於「多重智倍保」的可取消附加契約會因此而終止。可取消附加契約包括 HS, HB 及意外等附加契約。而非可取消附加契約則不會被影響。 附加契約不會因危疾賠償及糖尿病併發症賠償的總賠償金額達到原有基本保額之 100%而終止。	
7. 計劃類別	傳統壽險	
8. 保單契約及保單契約頁碼		**「多重智倍保」**
	基本計劃 (體檢評級<="D'或 rate-up not exist)	DCDI
	基本計劃 (體檢評級>'D'或 rate-up exist)	DCDJ
	升級保障批註 (首 10 年, 體檢評級<='D'或 rate-up not exist)	DA9J
	升級保障批註 (首 15 年, 體檢評級<='D'或 rate-up not exist)	DA9L
	升級保障批註 (首 10 年, 體檢評級>'D'或 rate-up exist)	DA9K
	升級保障批註 (首 15 年, 體檢評級>'D'或 rate-up exist)	DA9M
	升級保障批註 (只適用於美國居民)	BN5R
	付款人身故保障批註	BN5Q
	兒童賠償批註 (繕發年齡=0)	BN5P
	不保事項批註	BN5O
	轉換批註連危疾	AXET
	中華人民共和國批註	BMAU

D. 核保規則

<table>
<tr><th></th><th>「多重智倍保」</th></tr>
<tr><td>1. 體檢要求</td><td>• 跟隨現行人壽及危疾保障之合共要求。
• 當受保人以非吸煙者優惠保費申請保單,而又同時需進行驗身及/或顯微鏡尿液分析(MU),才需要進行尼古丁尿液測試(Cotinine Test) 。</td></tr>
<tr><td>2. 財務核保要求</td><td>• 跟隨現行人壽及危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
人壽：<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>20 – 50</td><td>25</td></tr><tr><td>51 – 60</td><td>15</td></tr><tr><td>61 - 70</td><td>10</td></tr></table>危疾：<table><tr><th>年齡</th><th>年薪倍數</th></tr><tr><td>18 – 40</td><td>15</td></tr><tr><td>41 – 50</td><td>12</td></tr><tr><td>51 – 60</td><td>8</td></tr><tr><td>61 – 70</td><td>5</td></tr></table></td></tr>
<tr><td>3. 體檢評級</td><td>• 人壽保障部分MR “B” 至 “P” 評級
• 危疾保障部分MR “A” 至 “F” 評級
• 如果危疾保障部分之評級大於 “F” 申請將不獲批核
• 非標準保費不是每個歲數都可提供，詳情請參閱SMRS</td></tr>
<tr><td>4. 職業評級</td><td>• 參閱現行職業風險評級表中人壽及危疾保障之評級。</td></tr>
<tr><td>5. 國籍評級</td><td>• 參閱現行國籍風險評級表中人壽及危疾保障之評級，如危疾保障不獲批准，將不能申請此基本計劃。</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>壽險投保申請書：
香港：
壽險及人身意外保險投保申請書 — OPUAIF00
澳門：
壽險及人身意外保險投保申請書 — OPMCUF13

若受保人為 18 歲以下：
需額外遞交投保申請修正書(OPUA1F09) 並回答 3 條健康問題。可於 iAMP 下載。樣本請參閱附錄四。</td></tr>
<tr><td>8. VIP Club</td><td>計算入 VIP Club 的保費：
10、18 年及 25 年繳付年期 – 100%</td></tr>
<tr><td>9. 非標準保費折扣優惠</td><td>只適用於人壽(Life)部分</td></tr>
<tr><td>10. 要員保險 / 替代</td><td>只適用於要員保險</td></tr>
</table>

E. 保戶服務行政指引

	「多重智倍保」
1. 更改原有保額	• 於保單繕發後，不可增加原有保額 • 減少原有保額將被視為部份退保,並需符合最低保額要求
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 如保單轉換為延期定期保險，即使在保單轉換為延期定期保險首兩年內申請復效，申請時仍須提供可保證明。 • 不可以 Redating
3. 申請減價 (Appeal Loading)	跟隨現行規則
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。 • 轉換後，保單下之現金價值亦會相應更改。
5. 更改基本計劃	詳情請參閱 VII. 現有客戶之安排。
6. 自定期保險轉入	詳情請參閱 VII. 現有客戶之安排。
7. 更改繳付保費方法	跟隨現行規則
8. 信託保單 (只適用於兒童保單)	並非信託保單。保單之權益不會在受保人年滿 18 歲時自動轉移給受保人。
9. 轉移現有住院保障	轉移現有住院保障以下合資格住院保障附加契約亦可由現有生效的保單轉移至「加裕倍安保」、「加裕倍安保 (加強版)」及「進泰安心保 2」： • 「永無憂」住院及手術賠償附加契約 (住院保障 60) • 「永無憂」住院及手術賠償附加契約 (住院保障 70) • 「永無憂」住院及手術賠償附加契約 (住院保障 80) • 「健康之寶」住院及手術賠償附加契約 • 特級「健康之寶」住院及手術賠償附加契約 有關轉移現有住院保障的詳細安排，請參閱營運部 2010 年 7 月 30 日發出的通告(ref: A100733) 、2010 年 10 月 21 日發出的通告(ref: A101036)、2010 年 11 月 30 日發出的通告(ref: A101136) 、2011 年 9 月 2 日發出的通告(ref: A110867) 及 2013 年 12 月 23 日發出的通告(ref: A131232)。

F. 佣金

	「多重智倍保」			
1. 佣金	保費繳付年期	保單年期		
		第 1 年	第 2 年	第 3 年至 6 年
	10 年	29%	5%	3%
	18 年	50%	10%	3%
	25 年	54%	15%	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	SCIR Pro / SCIR Pro Vitality / SCIR Pro (Pearl) / SCIR Pro (Pearl) Vitality / ECIR Pro / HS80 (只限澳門) / HB / AI / ADD / SADD / ADB / Term riders / PCR Pro	第 1 年: 46% 第 2 年: 17% 第 3 - 6 年: 5%		
	SGHR2 / PACS 2 / Cancer Guardian rider / Cancer Guardian Plus Rider / Cancer Guardian Mega Rider / Cancer Guardian Pearl Rider / Cancer Guardian Pearl Plus Rider / Cancer Guardian Pearl Mega Rider / Cancer Guardian Vitality / SGHR2 Vitality / CEO2 / CEO3 / CEOE2 / CEOE2 Vitality	跟隨各自的佣金		
	WP / PB / PBCI Pro	跟隨「多重智倍保」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. 上板數 (Production Count)	• FYP 及 FYC 計算入 Life 的方法跟隨現有做法。 • FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比 • 多重智倍保: 56%			
9. 保單數目 (Case Count)	每張「多重智倍保」保單會計 1 個 Life Case Count 及 1 個 A&H Rider Case Count。			
10. FYC Adjustment		「多重智倍保」		
	Regular Premium – Life (Group 2)	44%		
	Regular Premium – A&H – CI (Group 4)	56%		

G. 其他

	「多重智倍保」
1. 保單建議書系統 (PGS)	適用於以下版本： • 建議書系統 PGS 2014 網上版 (PGS 15.6) • 建議書系統 PGS 2014 iPad離線版 (PSG 15.6) • 建議書系統 PGS 2014 視窗離線版 (PGS 15.6)
2. 產品簡介編號	「多重智倍保」
- 英文	PTA999408
- 繁體中文	PTA999411
- 簡體中文	PTA999412

附錄二：產品比較

A. 產品特點比較

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX 保記 PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保	SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保	AXX 盛記 XealthElite Xritical Xllness Insurance X齊X疾保障	FWX 衛記 Xrisis VCover 危 X 全 X 略
計劃基本資料						
計劃種類	基本計劃	基本計劃	基本計劃	基本計劃	基本計劃	基本計劃
保單貨幣選擇	美元 / 港元 / 澳門幣	美元 / 港元 / 澳門幣	美元 / 港元	美元 / 港元	美元 / 港元	美元 / 港元
等候期	90 日	90 日	90 日	90 日	60 日	90 日
繕發年齡	0 - 65	0 - 65	1 - 65	0 - 65	0 - 65	1 - 65
保費繳付年期	10/18/25 年	10/18/25 年	5/10/15/20/25 年	5/10/15/20/25 年	10/15/20/25 年	10/15/20 年
早期危疾附加契約的保費繳付年期	不適用	不適用	不適用	不適用	不適用	不適用
早期危疾保障賠償	預支保額	預支保額	預支保額	預支保額	預支保額	預支保額
受保疾病數目 **(危疾/ 早期危疾/ 嚴重兒童疾病)**	115 (58 / 44 / 13)	100 (54 / 39 / 7)	113 (54[@] / 47 / 12)	132 (62[@] / 61 / 9)	128* (56 / 64[++] / 8)	139 (63[+] / 65 / 11)
保費結構	均衡（非保證）	均衡（非保證）	均衡（非保證）	均衡（非保證）	均衡（非保證）	均衡（非保證）
預支賠償後之保費	按比例減少	按比例減少	不變	按比例減少	不變	按比例減少
保障期^	人壽: 終身 危疾: 終身 早期危疾: 終身 嚴重兒童疾病: 18歲以下 多重危疾賠償: 至85歲	人壽:終身 危疾: 至 100 歲 早期危疾: 至 100 歲 嚴重兒童疾病: 18 歲以下 多重危疾賠償: 至 85 歲	人壽: 終身 危疾: 終身 早期危疾: 終身 嚴重兒童疾病: 至 18 歲 多重危疾賠償: 至 85 歲	人壽: 至 100 歲 危疾: 至 100 歲 早期危疾: 至 100 歲 嚴重兒童疾病: 至 18 歲 多重危疾賠償: 至 85 歲	人壽: 至 100 歲 危疾: 至 100 歲 早期危疾: 至 100 歲 嚴重兒童疾病: 22 歲以下 多重危疾賠償: 至 85 歲	人壽: 至 100 歲 危疾: 至 100 歲 早期危疾: 至 100 歲 嚴重兒童疾病: 至 18 歲 多重危疾賠償: 至 100 歲

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX 保記 PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保	SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保	AXX 盛記 XealthElite Xritical Xllness Insurance X齊X疾保障	FWX 衛記 Xrisis VCover 危 X 全 X 略
最低投保額	10,000 美元或 75,000 港元 / 澳門幣	10,000 美元或 75,000 港元 / 澳門幣	15,000 美元或 120,000 港元	20,000 美元或 160,000 港元	**0-44 歲:** 15,000 美元或 120,000 港元 **45 歲或以上:** 10,000 美元或 80,000 港元	62,500 美元或 500,000 港元
最高投保額	1,500,000 美元或 11,250,000 港元 / 澳門幣#	1,500,000 美元或 11,250,000 港元 / 澳門幣	1,200,000 美元或 9,600,000 港元	1,250,000 美元或 10,000,000 港元	1,250,000 美元或 10,000,000 港元	1,500,000 美元或 12,000,000 港元
紅利/分紅 – 週年紅利/分紅 – 終期紅利/分紅	 ✓ ✓	 ✓ ✓	 × ✓	 × ✓	 × ✓	 ✓ ✓
首**10/15**年額外保障 - 保障金額(保額的百分比) - 保障 - 可轉換至終身壽險計劃	• **首 15 年** - 0-40 歲: 50% **首 10 年** - 41 歲或以上: 50% • 危疾、早期危疾、嚴重兒童疾病及身故 • 可轉換	不適用	• **首 15 年** - 0-40 歲: 50% **首 10 年** - 41 歲或以上: 50% • 危疾、早期危疾、嚴重兒童疾病及身故 • 可轉換	• **首 10 年** 0-60 歲: 50% • 危疾、早期危疾、嚴重兒童疾病及身故 • 不可轉換	• **首 10 年** 0-65 歲: 35% • 危疾及身故 • 不可轉換	• **首 10 年** 0-65 歲: 35% • 危疾及身故 • 不可轉換
身故賠償	原有保額 + 積存週年紅利 (如有) + 終期分紅 (如有) + 首10/15年額外保障 (如有) - 保單貸款 (如有)	原有保額 + 積存週年紅利 (如有) + 終期紅利 (如有) - 保單貸款 (如有)	原有保額 + 終期分紅 (如有) + 首10/15年額外保障 (如有) - 保單貸款 (如有)	以較高者為準: i. 原有保額 + 首 10 年額外保障 (如有) + 終期分紅 (如有) - 保單貸款 (如有); 或 ii. 已繳付基本計劃的保費總額 - 保單貸款 (如有)	原有保額 + 終期紅利 (如有) + 首10年額外保障 (如有) - 保單貸款 (如有)	原有保額 + 積存週年紅利 (如有) + 終期分紅 (如有) + 首10年額外保障 (如有) - 保單貸款 (如有)
退保價值	保證現金價值 + 積存週年紅利 (如有) + 終期分紅 (如有) - 保單貸款 (如有)	保證現金價值 + 積存週年紅利 (如有) + 終期紅利 (如有) - 保單貸款 (如有)	保證現金價值 - 任何預支賠償 + 終期分紅 (如有) - 保單貸款 (如有)	保證現金價值 - 任何預支賠償 + 終期分紅 (如有) - 保單貸款 (如有)	保證現金價值 + 終期紅利 (如有) - 保單貸款 (如有)	保證現金價值 + 積存週年紅利 (如有) + 終期分紅 (如有) - 保單貸款 (如有)

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX 保記 PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保	SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保	AXX 盛記 XealthElite Xritical Xllness Insurance X齊X疾保障	FWX 衛記 Xrisis VCover 危 X 全 X 略
其他保障賠償	1. 付款人身故保障 2. 良性病變賠償 3. 糖尿病併發症賠償 4. 危疾豁免繳付保費 5. 先天性疾病兒童保障 6. 特惠恩恤金賠償	1. 危疾豁免繳付保費 2. 特惠恩恤金賠償	1. 危疾豁免繳付保費 2. 額外 20%末期嚴重疾病保障	1. 早期額外保障 2. 糖尿全護保障 3. 指定的危疾復發 4.「愛屋及烏」保障升級版 5.「在乎你」保障 6. 保證可增購選項	1. 危疾豁免繳付保費 2.增值權益附加條款 (需繳付額外保費) 3. 延長寬限期保障	1. 危疾豁免繳付保費 2. 健康檢查權益 3.「臻一優才醫護管理團隊」 4. 健康補助權益 5. 樂活復康服務 6. 家庭關懷服務 7. 第二醫療意見 8. 指定癌症之額外權益 9. 於指定年齡增購危疾保障保單的權利 10. 特惠恩恤金賠償 11. 延伸寬限期權益
危疾賠償						
受保疾病數目	58	54	54	62	56	63
賠償金額 (基本保額的百分比)	100%	100%	100%	100%	100%	100%
多重危疾保障	• 合共高達 900% • 6 個組別 • 癌症組別: 300% • 心臟病有關之組別: 200% • 其他組別: 100%	• 合共高達 700% • 5 個組別 • 癌症組別: 300% • 心臟病有關之組別: 100% • 其他組別: 100%	• 合共高達 700% • 5 個組別 • 癌症組別: 300% • 其他組別: 100%	• 合共高達 800% • 5 個組別 • 癌症組別: 400% • 其他組別: 100%	• 合共高達 300% • 癌症組別: 最多 300% • 心臟病組別: 最多 200% • 中風組別: 最多 200% • 其他組別: 最多 100%	• 合共高達 700% • 2 個組別 • 癌症組別: 350% • 非癌症組別: 350%
最高危疾賠償額 (包括首 10/15 年額外保障、危疾賠償及額外危疾保障)	950%	700%	770%	1000%	335%	772%
A. 癌症保障						
最多賠償次數	3 次	3 次	3 次	4 次	3 次	3 次

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等候期 – 癌症持續	診斷日期起計 3 年	不受保障	診斷日期起計 3 年	不受保障	不受保障	不受保障
等候期 – 癌症復發（相同器官）	診斷日期起計 3 年	上一癌症完全緩和日期起計 5 年	診斷日期起計 3 年	診斷日期起計 4 年	上一癌症完全緩和日期起計 5 年	上一癌症完全緩和日期起計 5 年
等候期 – 癌症擴散（不同器官）	診斷日期起計 3 年	診斷日期起計 5 年診斷日期起計 5 年	診斷日期起計 3 年	診斷日期起計 4 年	上一癌症完全緩和日期起計 5 年	上一癌症完全緩和日期起計 5 年
等候期 – 新癌症	診斷日期起計 3 年	診斷日期起計 5 年	診斷日期起計 3 年	診斷日期起計 4 年	診斷日期起計 1 年	診斷日期起計 1 年
B. 心臟病保障						
- 最多賠償次數 - 等候期	2 次 1 年	1 次 1 年	1 次 1 年	1 次 1 年	2 次 1 年	2 次 1 年
早期危疾賠償						
受保疾病數目	44	39	47	61	64	65
經皮穿刺冠狀動脈介入 -賠償金額（基本保額的百分比）	20%	20%	25%	25%	20%	25%
-最高危疾賠償額	50,000 美元或 400,000 港元 / 澳門幣	45,000 美元或 360,000 港元 / 澳門幣	50,000 美元或 400,000 港元	37,500 美元或 300,000 港元	30,000 美元或 240,000 港元	37,500 美元或 300,000 港元
-最多賠償次數	1 次	1 次	2 次 (第 2 次賠償受限於額外條件)	2 次 (第 2 次賠償受限於額外條件)	2 次 (第 2 次賠償受限於額外條件)	2 次 (第 2 次賠償受限於額外條件)
原位癌 -賠償金額（基本保額的百分比）	20%	20%	25%	25%	20%	25%

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-最高危疾賠償額 -最多賠償次數	50,000 美元或 400,000 港元 / 澳門幣 2 次	45,000 美元或 360,000 港元 / 澳門幣 2 次	50,000 美元或 400,000 港元 2 次	37,500 美元或 300,000 港元 1 次	30,000 美元或 240,000 港元 2 次	37,500 美元或 300,000 港元 1 次
其他早期危疾 -賠償金額 （基本保額的百分比）	20%	10% / 20%	20% / 25%	20% / 25%	20% / 50%*	25%
嚴重兒童疾病賠償						
受保疾病數目	13	7	12	9	8	11
賠償金額 （基本保額的百分比）	20%	20%	20%	20%	20%	25%
最高危疾賠償額	每項受保疾病 50,000美元或 400,000 港元 / 澳門幣	每項受保疾病 30,000美元或 240,000港元 / 澳門幣	每項受保疾病 50,000美元或 400,000港元	每項受保疾病 30,000美元或 240,000港元	每項受保疾病 30,000美元或 240,000港元	每項受保疾病 37,500美元或 300,000港元

\# 包括升級保障金額
@ 肌萎縮性脊髓側索硬化、運動神經元病及進行性延髓癱瘓分拆為 3 種危疾
* 分為三個不同級別嚴重程度，分別為嚴重疾病（100%）、早期嚴重疾病（50%）和非嚴重疾病（20%）並不保括嚴重兒童疾病
\+ 運動神經原疾病及漸進延髓麻痺被分拆成 2 種疾病
++ 原位癌及早期癌症被分拆成 17 種疾病
^ 保障期指受保人可享有保障的最高年期。有關保障期的完整敍述，請參考相關的市場資料或/及保單契約

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設: 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)及任何利息/非保證終期紅利(如有)及非保證終期分紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/分紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明: 由於上述分析及比較乃根據各公司於 2017 年 5 月之建議書資料及網上相關產品資料而製成, 本公司概不會就產品比較資料之準確性及完整性作出保證. 由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項: 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

B. 保費比較 (以總保費計算) Premium Comparison (By Total Premium)

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Smart Elite Ultra is better: Low premium in relevant age

Smart Elite Ultra (USD)

保費繳付期=**10** 年，危疾保額=**US$75,000**
Premium Payment Period=**10** years, Sum Assured for CI=**US$75,000**

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX* PRUXealth Xritical Xllness Xulti-Xare 守 X 健 X 危 X 加倍保
男性 Male			
Age 0（歲）	20,258	17,093	20,888
Age 10（歲）	25,943	23,160	26,580
Age 20（歲）	33,323	29,228	33,900
Age 30（歲）	40,913	39,338	41,715
Age 40（歲）	58,125	51,668	52,133
Age 50（歲）	77,055	67,005	69,023
女性 Female			
Age 0(歲)	19,965	16,433	20,888
Age 10(歲)	24,728	22,080	25,680
Age 20(歲)	31,140	28,703	31,935
Age 30(歲)	39,465	38,505	40,193
Age 40(歲)	54,735	48,870	51,053
Age 50(歲)	72,173	64,440	64,350

*使用下次生日年齡 Uses Age Next Birthday

Smart Elite Ultra (USD)

保費繳付期=**18/20** 年，危疾保額=**US$75,000**
Premium Payment Period=**18/20** years, Sum Assured for CI=**US$75,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Smart Elite Ultra is better: Low premium in relevant age

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX* PRUXealth Xritical Xllness Xulti-Xare 守 X 健 X 危 X 加倍保
男性 Male			
Age 0（歲）	23,828	20,628	24,315
Age 10（歲）	30,065	26,487	30,630
Age 20（歲）	37,679	33,048	38,475
Age 30（歲）	46,143	44,159	46,275
Age 40（歲）	64,260	59,225	60,210
Age 50（歲）	89,046	80,582	76,275
女性 Female			
Age 0(歲)	23,814	20,358	24,315
Age 10(歲)	29,795	25,691	30,495
Age 20(歲)	37,422	32,400	38,130
Age 30(歲)	45,576	44,037	45,990
Age 40(歲)	62,370	56,700	56,985
Age 50(歲)	82,742	76,964	73,035

*使用下次生日年齡 Uses Age Next Birthday

Smart Elite Ultra (USD)

保費繳付期= **25** 年，危疾保額=**US$75,000**
Premium Payment Period=**25** years, Sum Assured for CI=**US$75,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Smart Elite Ultra is better: Low premium in relevant age

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX* PRUXealth Xritical Xllness Xulti-Xare 守 X 健 X 危 X 加倍保
男性 Male			
Age 0（歲）	27,094	21,581	27,694
Age 10（歲）	34,744	28,481	35,588
Age 20（歲）	43,631	36,506	44,644
Age 30（歲）	53,213	50,194	54,169
Age 40（歲）	71,756	68,663	68,400
Age 50（歲）	101,250	96,881	N/A
女性 Female			
Age 0(歲)	26,306	21,131	26,963
Age 10(歲)	33,244	27,356	33,956
Age 20(歲)	41,363	35,663	42,263
Age 30(歲)	52,144	49,894	52,331
Age 40(歲)	71,156	66,188	67,744
Age 50(歲)	97,388	93,188	N/A

*使用下次生日年齡 Uses Age Next Birthday

Smart Elite Ultra (HKD)

保費繳付期=**10** 年，危疾保額=**HKD$500,000**
Premium Payment Period=**10** years, Sum Assured for CI= **HKD$500,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Smart Elite Ultra is better: Low premium in relevant age

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX* PRUXealth Xritical Xllness Xulti-Xare 守 X 健 X 危 X 加倍保
男性 Male			
Age 0（歲）	162,050	131,000	185,650
Age 10（歲）	207,550	177,550	236,250
Age 20（歲）	266,600	224,150	301,350
Age 30（歲）	327,300	301,550	370,800
Age 40（歲）	465,000	396,150	457,300
Age 50（歲）	616,450	513,750	575,200
女性 Female			
Age 0(歲)	159,700	125,950	185,650
Age 10(歲)	197,800	169,200	228,250
Age 20(歲)	249,100	220,050	283,850
Age 30(歲)	315,700	295,200	357,300
Age 40(歲)	437,900	374,700	447,850
Age 50(歲)	577,400	494,000	536,250

*使用下次生日年齡 Uses Age Next Birthday

Smart Elite Ultra (HKD)

保費繳付期=**18/20** 年，危疾保額= **HKD$500,000**
Premium Payment Period=**18/20** years, Sum Assured for CI= **HKD$500,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Smart Elite Ultra is better: Low premium in relevant age

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX* PRUXealth Xritical Xllness Xulti-Xare 守 X 健 X 危 X 加倍保
男性 Male			
Age 0（歲）	190,620	158,220	216,100
Age 10（歲）	240,480	202,950	272,300
Age 20（歲）	301,410	253,350	342,000
Age 30（歲）	369,180	338,490	411,400
Age 40（歲）	514,080	454,140	528,200
Age 50（歲）	712,350	617,670	635,600
女性 Female			
Age 0(歲)	190,530	156,240	216,100
Age 10(歲)	238,320	196,830	271,000
Age 20(歲)	299,340	248,310	338,900
Age 30(歲)	364,590	337,500	408,900
Age 40(歲)	498,960	434,700	499,900
Age 50(歲)	661,950	590,130	608,700

*使用下次生日年齡 Uses Age Next Birthday

Smart Elite Ultra (HKD)

保費繳付期= **25** 年，危疾保額= **HKD$500,000**
Premium Payment Period=**25** years, Sum Assured for CI= **HKD$500,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年齡有較低保費
Coloured cells indicate AIA's Smart Elite Ultra is better: Low premium in relevant age

	AIA Smart Elite Ultra 多重智倍保	AIA Smart Care Pro 多重進泰安心保	PRX* PRUXealth Xritical Xllness Xulti-Xare 守 X 健 X 危 X 加倍保
男性 Male			
Age 0（歲）	216,750	165,500	246,125
Age 10（歲）	278,000	218,250	316,375
Age 20（歲）	349,000	279,750	396,875
Age 30（歲）	425,750	384,875	481,500
Age 40（歲）	574,000	526,375	600,000
Age 50（歲）	810,000	742,875	N/A
女性 Female			
Age 0(歲)	210,500	162,000	239,625
Age 10(歲)	266,000	209,750	301,875
Age 20(歲)	330,875	273,250	375,750
Age 30(歲)	417,125	382,500	465,125
Age 40(歲)	569,250	507,500	594,125
Age 50(歲)	779,125	714,500	N/A

*使用下次生日年齡 Uses Age Next Birthday

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或或負上任何責任。詳情請參閱有關數據及資料搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)及任何利息/非保證終期紅利(如有)及非保證終期分紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/分紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2017 年 5 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

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Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Market Product Comparison Remarks & Disclaimer

Remark： **The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due. 'Total Cash Value' means guaranteed cash value plus non-guaranteed cash value of Reversionary Bonus (if any)/ non-guaranteed annual dividends accumulation (if any) with any interest and non-guaranteed cash value of Terminal Dividend (if any)/ non-guaranteed Terminal Bonus (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. 'Total Death Benefit' may differ for different products. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.**

Disclaimer： **AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in May 2017. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.**

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C. 回報比較 Return Comparison

男性，**0** 歲，保費繳付期=**10** 年，總保費=**US$22,000**
Male, Age **0**, Premium Payment Period=**10** years, Total Premium=**US$22,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	2,200		2,200		2,200		2,200		2,201		2,200	
總保費 (美元) Total Premium (US$)	22,000		22,000		22,002		22,000		22,007		22,000	
保額 (美元) Sum Assured (US$)	82,212		97,604		79,000		78,515		74,296		65,263	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,906	-22.75%	8,589	-18.13%	3,850	-36.10%	3,520	-38.27%	2,303	-48.83%	6,643	-23.59%
20	12,907	-3.41%	12,201	-3.77%	11,551	-4.12%	18,700	-1.05%	8,024	-6.41%	11,988	-3.88%
30	17,429	-0.91%	16,983	-1.01%	16,171	-1.20%	23,980	0.34%	12,928	-2.07%	16,009	-1.24%
70	52,698	1.34%	59,050	1.52%	20,021	-0.14%	31,020	0.53%	14,265	-0.66%	41,605	0.98%
80	63,385	1.41%	72,715	1.59%	20,021	-0.12%	32,780	0.53%	14,265	-0.57%	50,741	1.11%
90	71,524	1.39%	83,256	1.57%	79,000	1.51%	78,515	1.50%	74,296	1.43%	65,263	1.28%
100	82,212	1.39%	97,604	1.57%	79,000	1.35%	78,515	1.34%	74,296	1.28%	65,263	1.16%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	14,845	-7.30%	12,860	-10.05%	5,656	-27.15%	7,189	-21.88%	4,086	-34.68%	12,253	-10.99%
20	28,258	1.62%	22,349	0.10%	19,737	-0.70%	28,166	1.60%	13,522	-3.12%	24,218	0.62%
30	49,945	3.25%	37,777	2.14%	37,307	2.09%	47,629	3.06%	22,809	0.14%	41,801	2.54%
70	336,427	4.24%	275,680	3.93%	290,322	4.01%	353,889	4.32%	99,854	2.33%	230,084	3.64%
80	522,892	4.28%	437,720	4.03%	493,022	4.19%	575,642	4.41%	164,194	2.69%	353,997	3.74%
90	961,093	4.51%	694,670	4.11%	940,184	4.48%	1,099,069	4.67%	367,468	3.34%	584,905	3.90%
100	2,056,284	4.86%	1,114,166	4.19%	1,624,889	4.60%	1,883,669	4.76%	743,480	3.75%	948,775	4.06%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	141,000	641%	106,755	485%	122,112	555%	121,442	552%	102,083	464%	100,240	456%
20	148,197	674%	112,633	512%	124,225	565%	87,982	400%	79,794	363%	84,018	382%
30	187,461	852%	123,278	560%	166,340	756%	102,164	464%	84,177	383%	97,581	444%
70	448,770	2040%	319,114	1451%	429,585	1953%	401,384	1824%	159,885	727%	260,268	1183%
80	591,794	2690%	467,489	2125%	589,800	2681%	621,377	2824%	224,225	1019%	375,044	1705%
90	975,891	4436%	713,898	3245%	940,184	4273%	1,099,069	4996%	367,468	1670%	591,431	2688%
100	2,060,395	9365%	1,119,046	5087%	1,624,889	7385%	1,883,669	8562%	743,480	3378%	955,301	4342%
保證回本期 (年) (Year) Guaranteed Breakeven	38		38		81-85		24		85		42	
預期總回本期 (年) (Year) Projected Total Breakeven	16		20		21-25		18		30		19	

男性，**30** 歲，保費繳付期=**10** 年，總保費=**US$50,000**
Male, Age **30**, Premium Payment Period=**10** years, Total Premium=**US$50,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	5,000		5,000		5,000		5,000		5,001		5,000	
總保費 (美元) Total Premium (US$)	50,000		50,000		50,002		50,000		50,008		50,000	
保額 (美元) Sum Assured (US$)	92,081		95,785		89,900		79,315		73,283		74,761	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	17,587	-20.32%	22,893	-14.88%	8,750	-36.10%	8,000	-38.27%	5,570	-47.27%	17,479	-20.45%
20	31,768	-2.91%	32,088	-2.84%	26,251	-4.12%	42,500	-1.05%	19,640	-5.95%	31,033	-3.06%
30	43,186	-0.57%	43,965	-0.50%	36,752	-1.20%	54,501	0.34%	31,585	-1.79%	39,496	-0.92%
40	55,985	0.32%	57,375	0.39%	40,252	-0.61%	58,500	0.44%	34,809	-1.02%	47,660	-0.13%
50	68,969	0.71%	71,072	0.78%	43,752	-0.29%	62,500	0.49%	34,809	-0.79%	58,126	0.33%
60	78,821	0.82%	81,609	0.89%	89,900	1.06%	79,315	0.83%	73,283	0.69%	74,761	0.73%
70	92,081	0.94%	95,785	1.00%	89,900	0.90%	79,315	0.71%	73,283	0.58%	74,761	0.63%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	24,232	-13.74%	33,062	-7.69%	13,754	-25.64%	17,563	-20.35%	8,501	-36.80%	25,955	-12.38%
20	55,244	0.64%	58,041	0.96%	47,214	-0.37%	70,666	2.24%	32,097	-2.84%	55,135	0.63%
30	98,136	2.67%	98,855	2.70%	84,775	2.08%	123,505	3.59%	54,082	0.31%	100,900	2.78%
40	143,433	3.00%	163,641	3.38%	130,451	2.73%	205,518	4.04%	75,187	1.15%	156,367	3.25%
50	206,514	3.16%	266,424	3.73%	203,691	3.13%	313,305	4.10%	105,525	1.65%	248,833	3.58%
60	352,069	3.57%	435,486	3.97%	397,267	3.79%	547,015	4.39%	216,545	2.67%	394,610	3.78%
70	715,697	4.14%	686,886	4.07%	701,976	4.11%	868,925	4.44%	428,471	3.33%	635,431	4.01%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	153,579	307%	110,743	221%	144,859	290%	128,536	257%	101,863	204%	116,879	234%
20	162,325	325%	126,527	253%	153,812	308%	107,481	215%	85,741	171%	106,339	213%
30	207,427	415%	155,464	311%	197,576	395%	148,319	297%	95,780	192%	143,640	287%
40	225,900	452%	206,839	414%	239,732	479%	226,332	453%	113,660	227%	190,944	382%
50	254,074	508%	295,926	592%	278,285	557%	330,119	660%	143,998	288%	272,944	546%
60	369,932	740%	454,451	909%	397,267	794%	547,015	1094%	216,545	433%	402,086	804%
70	720,301	1441%	691,675	1383%	701,976	1404%	868,925	1738%	428,471	857%	642,907	1286%
保證回本期 (年) (Year) Guaranteed Breakeven	36		35		50		24		55		44	
預期總回本期 (年) (Year) Projected Total Breakeven	19		18		21-25		17		28		19	

男性，**40** 歲，保費繳付期=**10** 年，總保費=**US$64,000**
Male, Age **40**, Premium Payment Period=**10** years, Total Premium=**US$64,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	6,400		6,400		6,402		6,400		6,400		6,400	
總保費 (美元) Total Premium (US$)	64,000		64,000		64,019		64,000		63,999		64,000	
保額 (美元) Sum Assured (US$)	82,848		93,240		92,100		73,344		65,972		70,773	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	21,540	-21.25%	31,235	-13.60%	11,203	-36.10%	10,240	-38.27%	7,125	-47.28%	21,352	-21.44%
20	38,027	-3.33%	42,797	-2.58%	33,610	-4.12%	54,400	-1.05%	25,201	-5.93%	37,014	-3.50%
30	49,626	-0.99%	55,851	-0.53%	47,054	-1.20%	69,677	0.33%	40,507	-1.78%	45,117	-1.36%
40	61,473	-0.11%	69,184	0.22%	51,535	-0.61%	69,677	0.24%	44,663	-1.01%	55,026	-0.42%
50	70,586	0.22%	79,440	0.48%	92,100	0.80%	73,344	0.30%	65,972	0.07%	70,773	0.22%
60	82,848	0.47%	93,240	0.68%	92,100	0.66%	73,344	0.25%	65,972	0.05%	70,773	0.18%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	30,947	-13.78%	42,310	-7.69%	16,237	-27.45%	22,302	-20.51%	9,698	-39.60%	31,990	-13.12%
20	68,339	0.42%	72,924	0.84%	54,724	-1.01%	89,345	2.16%	40,969	-2.86%	71,332	0.70%
30	111,717	2.20%	121,248	2.53%	97,334	1.65%	161,594	3.68%	69,403	0.32%	133,352	2.91%
40	158,369	2.58%	197,841	3.22%	151,948	2.46%	240,096	3.78%	95,264	1.13%	213,713	3.44%
50	269,091	3.20%	324,057	3.62%	296,397	3.41%	402,582	4.11%	170,340	2.17%	351,606	3.80%
60	551,956	3.95%	517,965	3.83%	522,150	3.84%	613,981	4.15%	333,554	3.01%	503,686	3.85%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	144,258	225%	108,977	170%	143,449	224%	122,077	191%	91,635	143%	113,258	177%
20	150,325	235%	128,029	200%	143,598	224%	108,289	169%	81,739	128%	112,168	175%
30	182,254	285%	163,299	255%	173,856	272%	165,261	258%	94,868	148%	166,084	260%
40	199,172	311%	226,559	354%	208,723	326%	243,763	381%	116,573	182%	236,537	370%
50	285,495	446%	342,519	535%	296,397	463%	402,582	629%	170,340	266%	358,684	560%
60	556,098	869%	522,627	817%	522,150	816%	613,981	959%	333,554	521%	510,763	798%
保證回本期 (年) (Year) Guaranteed Breakeven	43		37		41-45		24		45		43	
預期總回本期 (年) (Year) Projected Total Breakeven	20		18		21-25		17		28		19	

*使用下次生日年齡 Uses Age Next Birthday

女性，**0** 歲，保費繳付期=**10** 年，總保費=**US$22,000**
Female, Age **0**, Premium Payment Period=**10** years, Total Premium=**US$22,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守X健X危X加倍保		SunXife 永記 SunXealth MaxiXare 永X危X「至X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X齊X疾保障		FWX* 衛記* Xrisis VCover 危X全X略	
每年總保費 (美元) (US$) Total Annual Premium	2,200		2,200		2,200		2,200		2,200		2,200	
總保費 (美元) Total Premium (US$)	22,000		22,000		22,002		22,000		22,000		22,000	
保額 (美元) Sum Assured (US$)	83,428		101,569		79,000		82,987		74,008		67,155	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,007	-25.80%	7,618	-20.65%	3,850	-36.10%	3,520	-38.27%	2,294	-48.93%	6,352	-24.57%
20	11,513	-4.14%	10,868	-4.50%	11,551	-4.12%	18,700	-1.05%	8,141	-6.32%	11,496	-4.15%
30	15,768	-1.30%	15,540	-1.36%	16,171	-1.20%	23,980	0.34%	13,173	-2.00%	15,237	-1.43%
70	48,639	1.22%	55,254	1.41%	20,021	-0.14%	31,020	0.53%	14,580	-0.63%	39,621	0.90%
80	59,734	1.33%	69,676	1.54%	20,021	-0.12%	32,780	0.53%	14,580	-0.54%	49,721	1.09%
90	69,662	1.36%	82,779	1.56%	79,000	1.51%	82,987	1.56%	74,008	1.43%	67,155	1.31%
100	83,428	1.40%	101,569	1.61%	79,000	1.35%	82,987	1.40%	74,008	1.28%	67,155	1.19%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	14,975	-7.14%	12,156	-11.15%	5,656	-27.15%	7,360	-21.38%	4,070	-34.77%	12,125	-11.20%
20	28,711	1.72%	21,448	-0.16%	19,737	-0.70%	29,021	1.79%	13,914	-2.94%	24,064	0.58%
30	51,336	3.36%	36,997	2.05%	37,307	2.09%	49,304	3.20%	23,387	0.24%	41,708	2.53%
70	349,831	4.30%	271,194	3.90%	290,322	4.01%	359,310	4.34%	100,947	2.35%	229,023	3.63%
80	549,619	4.34%	431,247	4.01%	493,022	4.19%	594,495	4.45%	163,632	2.69%	354,304	3.74%
90	998,470	4.55%	682,440	4.09%	940,184	4.48%	1,137,910	4.71%	356,867	3.31%	587,752	3.91%
100	1,997,614	4.82%	1,130,181	4.20%	1,624,889	4.60%	1,953,167	4.80%	680,652	3.65%	949,358	4.06%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	144,747	658%	111,185	505%	122,112	555%	128,320	583%	101,687	462%	103,147	469%
20	159,009	723%	117,227	533%	124,225	565%	93,308	424%	79,781	363%	86,438	393%
30	201,556	916%	128,104	582%	166,340	756%	108,311	492%	84,221	383%	100,341	456%
70	476,533	2166%	322,587	1466%	429,585	1953%	411,278	1869%	160,375	729%	263,272	1197%
80	629,001	2859%	468,218	2128%	589,800	2681%	644,702	2930%	223,060	1014%	378,453	1720%
90	1,016,407	4620%	706,308	3211%	940,184	4273%	1,137,910	5172%	356,867	1622%	594,467	2702%
100	2,001,786	9099%	1,135,259	5160%	1,624,889	7385%	1,953,167	8878%	680,652	3094%	956,073	4346%
保證回本期 (年) (Year) Guaranteed Breakeven	42		40		81-85		24		85		45	
預期總回本期 (年) (Year) Projected Total Breakeven	16		21		21-25		18		29		19	

女性，**30** 歲，保費繳付期=**10** 年，總保費=**US$50,000**
Female, Age **30**, Premium Payment Period=**10** years, Total Premium=**US$50,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	5,000		5,000		5,000		5,000		5,001		5,000	
總保費 (美元) Total Premium (US$)	50,000		50,000		50,000		50,000		50,006		50,000	
保額 (美元) Sum Assured (US$)	95,475		97,866		93,300		82,426		73,723		79,177	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	16,135	-22.15%	20,748	-16.88%	8,750	-36.10%	8,000	-38.27%	5,529	-47.45%	16,761	-21.34%
20	29,597	-3.36%	29,262	-3.43%	26,250	-4.12%	42,500	-1.05%	19,537	-5.98%	29,335	-3.41%
30	40,004	-0.87%	40,027	-0.87%	36,750	-1.20%	54,499	0.34%	31,480	-1.80%	37,450	-1.13%
40	52,416	0.13%	52,750	0.15%	40,250	-0.61%	58,499	0.44%	34,797	-1.02%	46,714	-0.19%
50	65,973	0.61%	66,842	0.64%	43,750	-0.29%	62,500	0.49%	34,797	-0.79%	58,622	0.35%
60	78,194	0.81%	79,663	0.84%	93,300	1.13%	82,426	0.90%	73,723	0.70%	79,177	0.83%
70	95,475	0.99%	97,866	1.03%	93,300	0.96%	82,426	0.77%	73,723	0.59%	79,177	0.71%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	23,342	-14.49%	30,786	-9.05%	13,944	-25.33%	17,088	-20.93%	8,257	-37.50%	25,843	-12.46%
20	54,484	0.55%	54,668	0.58%	48,006	-0.26%	67,059	1.90%	31,479	-2.97%	55,019	0.62%
30	98,575	2.69%	93,116	2.46%	86,590	2.17%	114,217	3.28%	52,785	0.21%	102,531	2.84%
40	146,682	3.07%	154,568	3.22%	133,860	2.80%	190,422	3.82%	72,026	1.03%	159,152	3.30%
50	213,702	3.23%	253,022	3.62%	209,738	3.19%	298,244	3.99%	98,565	1.50%	255,687	3.64%
60	363,349	3.63%	411,775	3.86%	412,292	3.86%	530,760	4.33%	200,079	2.53%	409,415	3.85%
70	696,570	4.09%	674,590	4.04%	728,525	4.16%	862,417	4.43%	365,359	3.08%	656,015	4.06%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	159,862	320%	112,797	226%	150,337	301%	132,726	265%	102,254	204%	123,888	248%
20	170,935	342%	128,165	256%	159,629	319%	106,986	214%	85,666	171%	112,779	226%
30	219,991	440%	155,848	312%	205,048	410%	142,144	284%	95,028	190%	152,175	304%
40	241,517	483%	204,578	409%	248,798	498%	214,349	429%	110,952	222%	199,533	399%
50	270,395	541%	288,939	578%	288,810	578%	318,171	636%	137,491	275%	284,159	568%
60	385,403	771%	434,871	870%	412,292	825%	530,760	1062%	200,079	400%	417,333	835%
70	701,343	1403%	679,483	1359%	728,525	1457%	862,417	1725%	365,359	731%	663,933	1328%
保證回本期 (年) (Year) Guaranteed Breakeven	39		38		51-55		24		55		44	
預期總回本期 (年) (Year) Projected Total Breakeven	19		19		21-25		17		29		19	

女性，**40** 歲，保費繳付期=**10** 年，總保費=**US$64,000**
Female, Age **40**, Premium Payment Period=**10** years, Total Premium=**US$64,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守X健X危X加倍保		SunXife 永記 SunXealth MaxiXare 永X危X「至X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X齊X疾保障		FWX* 衛記* Xrisis VCover 危X全X略	
每年總保費 (美元) (US$) Total Annual Premium	6,400		6,400		6,399		6,400		6,399		6,400	
總保費 (美元) Total Premium (US$)	64,000		64,000		63,986		64,000		63,994		64,000	
保額 (美元) Sum Assured (US$)	87,997		98,598		94,000		78,954		68,509		75,197	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	20,415	-22.40%	29,481	-14.76%	11,198	-36.10%	10,240	-38.27%	6,988	-47.76%	20,205	-22.62%
20	35,991	-3.68%	40,327	-2.96%	33,593	-4.12%	54,400	-1.05%	24,732	-6.05%	35,214	-3.82%
30	47,430	-1.17%	53,144	-0.73%	47,030	-1.20%	69,760	0.34%	39,804	-1.85%	44,366	-1.43%
40	60,102	-0.18%	67,342	0.14%	51,509	-0.61%	74,880	0.44%	43,983	-1.05%	55,675	-0.39%
50	71,630	0.25%	80,259	0.50%	94,000	0.85%	78,954	0.46%	68,509	0.15%	75,197	0.35%
60	87,997	0.58%	98,598	0.78%	94,000	0.70%	78,954	0.38%	68,509	0.12%	75,197	0.30%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	30,634	-13.99%	39,845	-8.84%	16,335	-27.30%	21,406	-21.39%	10,208	-38.34%	32,037	-13.09%
20	68,920	0.48%	68,875	0.47%	55,143	-0.96%	84,093	1.77%	39,050	-3.16%	71,829	0.75%
30	115,645	2.34%	115,280	2.33%	98,347	1.70%	149,775	3.37%	65,289	0.08%	138,053	3.05%
40	166,092	2.71%	189,936	3.10%	153,993	2.50%	229,615	3.65%	87,555	0.89%	219,718	3.52%
50	280,826	3.29%	310,406	3.52%	302,512	3.46%	392,583	4.05%	157,365	1.99%	365,167	3.89%
60	539,965	3.91%	520,170	3.84%	532,922	3.88%	617,885	4.16%	282,120	2.70%	522,176	3.92%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	153,716	240%	113,892	178%	146,408	229%	129,597	202%	95,707	150%	120,868	189%
20	161,915	253%	132,076	206%	146,560	229%	108,647	170%	82,827	129%	119,331	186%
30	198,046	309%	165,664	259%	177,443	277%	158,969	248%	93,994	147%	176,404	276%
40	215,678	337%	226,121	353%	213,029	333%	233,689	365%	112,081	175%	246,759	386%
50	301,593	471%	333,675	521%	302,512	473%	392,583	613%	157,365	246%	372,686	582%
60	544,365	851%	525,099	820%	532,922	833%	617,885	965%	282,120	441%	529,696	828%
保證回本期 (年) (Year) Guaranteed Breakeven	44		38		41-45		24		45		43	
預期總回本期 (年) (Year) Projected Total Breakeven	20		19		21-25		18		30		19	

*使用下次生日年齡 Uses Age Next Birthday

男性，**0** 歲，保費繳付期=**18/20** 年，總保費=**US$25,000**
Male, Age **0**, Premium Payment Period=**18/20** years, Total Premium=**US$25,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	1,389		1,389		1,250		1,250		1,250		1,250	
總保費 (美元) Total Premium (US$)	25,002		25,002		24,996		25,000		25,006		25,000	
保額 (美元) Sum Assured (US$)	78,697		92,108		77,100		73,920		71,611		63,549	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,597	-34.52%	2,855	-32.28%	1,750	-41.55%	2,000	-38.27%	859	-59.27%	3,272	-26.74%
20	13,929	-5.28%	14,461	-4.93%	11,373	-8.29%	16,250	-4.31%	4,870	-20.25%	11,159	-8.52%
30	18,415	-1.42%	24,224	-0.15%	16,622	-2.00%	25,000	0.00%	14,251	-2.77%	15,588	-2.32%
70	51,940	1.19%	63,002	1.51%	20,996	-0.29%	32,999	0.46%	15,754	-0.76%	40,512	0.80%
80	61,777	1.27%	72,765	1.50%	20,996	-0.25%	35,000	0.48%	15,754	-0.65%	49,409	0.97%
90	69,096	1.25%	82,437	1.47%	77,100	1.41%	73,920	1.35%	71,611	1.31%	63,549	1.16%
100	78,697	1.26%	92,108	1.43%	77,100	1.25%	73,920	1.20%	71,611	1.17%	63,549	1.05%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	7,349	-12.00%	5,478	-17.92%	3,513	-25.16%	3,182	-27.37%	1,790	-41.00%	6,644	-11.91%
20	26,360	0.46%	23,129	-0.68%	19,362	-2.50%	22,902	-0.84%	9,739	-10.19%	20,321	-2.02%
30	47,620	2.99%	43,043	2.52%	37,250	1.93%	42,080	2.52%	22,557	-0.50%	34,785	1.60%
70	323,320	4.21%	270,483	3.91%	284,796	4.06%	301,335	4.15%	96,388	2.24%	167,282	3.16%
80	503,626	4.26%	418,052	3.99%	482,621	4.25%	492,101	4.27%	156,327	2.62%	267,117	3.39%
90	928,372	4.50%	657,791	4.07%	917,572	4.54%	943,202	4.57%	343,518	3.29%	466,476	3.67%
100	1,990,484	4.87%	1,003,445	4.09%	1,585,810	4.65%	1,625,237	4.68%	685,747	3.70%	773,704	3.88%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	130,077	936%	99,336	715%	119,175	954%	112,062	897%	97,606	781%	95,517	764%
20	132,948	532%	105,381	421%	121,237	485%	80,572	322%	76,481	306%	79,066	316%
30	173,724	695%	115,532	462%	162,339	649%	91,001	364%	79,918	320%	89,100	356%
70	429,294	1717%	304,195	1217%	419,253	1677%	342,256	1369%	152,245	609%	196,674	787%
80	568,748	2275%	442,000	1768%	575,615	2303%	531,021	2124%	212,183	849%	287,612	1150%
90	941,908	3767%	672,068	2688%	917,572	3671%	943,202	3773%	343,518	1374%	472,831	1891%
100	1,994,419	7977%	1,008,050	4032%	1,585,810	6344%	1,625,237	6501%	685,747	2742%	780,059	3120%
保證回本期 (年) (Year) Guaranteed Breakeven	41		31		81-85		30		85		48	
預期總回本期 (年) (Year) Projected Total Breakeven	20		22		21-25		22		33		23	

男性，**30** 歲，保費繳付期=**18/20** 年，總保費=**US$56,000**
Male, Age **30**, Premium Payment Period=**18/20** years, Total Premium=**US$56,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	3,111		3,111		2,801		2,800		2,800		2,800	
總保費 (美元) Total Premium (US$)	56,000		56,000		56,024		56,000		56,001		56,000	
保額 (美元) Sum Assured (US$)	91,557		95,697		90,800		77,498		70,978		71,575	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,592	-31.57%	7,943	-27.30%	3,922	-41.55%	4,480	-38.27%	1,987	-58.49%	8,581	-23.27%
20	33,693	-4.56%	31,389	-5.23%	25,491	-8.29%	36,400	-4.31%	11,498	-19.37%	28,393	-7.04%
30	44,863	-1.03%	43,159	-1.21%	37,256	-2.00%	56,000	0.00%	33,573	-2.52%	37,813	-1.93%
40	57,315	0.07%	56,270	0.02%	41,177	-1.01%	60,480	0.25%	37,121	-1.35%	45,629	-0.67%
50	69,766	0.53%	69,572	0.52%	45,099	-0.54%	64,960	0.37%	37,121	-1.01%	55,649	-0.02%
60	79,197	0.67%	82,587	0.76%	90,800	0.96%	77,498	0.64%	70,978	0.47%	71,575	0.49%
70	91,557	0.80%	95,697	0.87%	90,800	0.80%	77,498	0.54%	70,978	0.39%	71,575	0.41%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	10,574	-21.04%	13,766	-15.57%	8,976	-22.30%	8,028	-24.72%	3,407	-45.05%	13,536	-13.79%
20	53,607	-0.38%	51,410	-0.75%	46,664	-1.78%	56,400	0.07%	22,002	-10.08%	42,691	-2.66%
30	99,218	2.65%	87,844	2.09%	85,760	2.06%	108,742	3.21%	52,664	-0.30%	84,056	1.97%
40	147,349	3.08%	145,146	3.03%	132,279	2.81%	178,507	3.80%	71,826	0.82%	129,076	2.73%
50	215,567	3.27%	235,935	3.49%	206,639	3.23%	273,149	3.93%	97,730	1.38%	206,511	3.23%
60	379,265	3.75%	388,211	3.79%	401,244	3.93%	478,558	4.28%	194,040	2.47%	324,812	3.50%
70	793,798	4.36%	629,391	3.98%	709,004	4.24%	767,625	4.37%	379,201	3.18%	518,056	3.77%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	148,376	477%	106,305	342%	146,309	522%	119,795	428%	97,240	347%	108,738	388%
20	156,388	279%	120,503	215%	155,352	277%	97,498	174%	91,482	163%	93,030	166%
30	212,556	380%	145,167	259%	199,554	356%	130,240	233%	90,069	161%	124,976	223%
40	234,392	419%	189,358	338%	242,132	432%	195,525	349%	105,682	189%	162,179	290%
50	265,401	474%	266,845	477%	281,071	502%	285,687	510%	131,586	235%	229,593	410%
60	396,203	708%	406,107	725%	401,244	716%	478,558	855%	194,040	346%	331,970	593%
70	798,376	1426%	634,176	1132%	709,004	1266%	767,625	1371%	379,201	677%	525,213	938%
保證回本期 (年) (Year) Guaranteed Breakeven	39		40		51-55		30		55		51	
預期總回本期 (年) (Year) Projected Total Breakeven	21		22		21-25		20		32		24	

男性，**40** 歲，保費繳付期=**18/20** 年，總保費=**US$76,000**
Male, Age **40**, Premium Payment Period=**18/20** years, Total Premium=**US$76,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守X健X危X加倍保		SunXife 永記 SunXealth MaxiXare 永X危X「至X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X齊X疾保障		FWX* 衛記* Xrisis VCover 危X全X略	
每年總保費 (美元) (US$) Total Annual Premium	4,222		4,222		3,801		3,800		3,800		3,800	
總保費 (美元) Total Premium (US$)	75,995		75,995		76,025		75,999		75,996		76,000	
保額 (美元) Sum Assured (US$)	89,071		96,679		94,700		76,167		67,540		72,769	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	8,640	-32.38%	11,118	-26.61%	5,322	-41.55%	6,080	-38.27%	2,702	-58.44%	11,046	-24.42%
20	42,665	-5.21%	43,409	-5.05%	34,591	-8.29%	49,400	-4.31%	15,804	-19.16%	36,268	-7.74%
30	54,957	-1.51%	56,751	-1.36%	50,557	-2.00%	72,359	-0.24%	46,130	-2.45%	46,390	-2.43%
40	67,249	-0.39%	70,286	-0.25%	55,879	-1.01%	72,359	-0.16%	50,993	-1.31%	56,577	-0.97%
50	76,601	0.02%	82,564	0.20%	94,700	0.54%	76,167	0.01%	67,540	-0.29%	72,769	-0.11%
60	89,071	0.31%	96,679	0.47%	94,700	0.44%	76,167	0.00%	67,540	-0.23%	72,769	-0.09%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	13,604	-22.18%	17,554	-16.84%	10,498	-25.55%	10,724	-25.07%	4,390	-46.35%	18,548	-13.60%
20	69,357	-0.80%	66,499	-1.17%	56,301	-2.96%	75,239	-0.10%	29,853	-10.08%	59,105	-2.46%
30	108,805	1.67%	109,764	1.71%	102,257	1.44%	147,323	3.20%	70,714	-0.35%	120,783	2.24%
40	153,273	2.23%	177,471	2.70%	159,126	2.42%	221,221	3.50%	97,393	0.81%	190,480	3.01%
50	259,851	2.98%	290,330	3.25%	304,764	3.44%	371,577	3.93%	163,582	1.90%	312,996	3.51%
60	532,889	3.82%	486,425	3.64%	536,890	3.90%	573,251	4.03%	315,952	2.84%	444,291	3.59%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	146,249	346%	107,949	256%	147,498	388%	118,895	313%	92,868	244%	113,017	297%
20	153,485	202%	124,603	164%	147,652	194%	102,007	134%	81,588	107%	102,883	135%
30	178,780	235%	154,526	203%	178,764	235%	151,131	199%	92,125	121%	154,438	203%
40	193,863	255%	208,699	275%	214,616	282%	225,029	296%	113,940	150%	213,948	282%
50	276,775	364%	309,280	407%	304,764	401%	371,577	489%	163,582	215%	320,273	421%
60	537,342	707%	491,258	646%	536,890	706%	573,251	754%	315,952	416%	451,568	594%
保證回本期 (年) (Year) Guaranteed Breakeven	50		45		41-45		45		N/A		N/A	
預期總回本期 (年) (Year) Projected Total Breakeven	23		23		21-25		21		33		23	

*使用下次生日年齡 Uses Age Next Birthday

女性，**0** 歲，保費繳付期=**18/20** 年，總保費=**US$25,000**
Female, Age **0**, Premium Payment Period=**18/20** years, Total Premium=**US$25,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	1,389		1,389		1,250		1,250		1,250		1,250	
總保費 (美元) Total Premium (US$)	25,000		25,000		24,996		25,000		25,010		25,000	
保額 (美元) Sum Assured (US$)	78,735		93,338		77,100		78,814		72,032		65,755	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,205	-38.47%	2,427	-36.13%	1,750	-41.55%	2,000	-38.27%	864	-59.14%	3,156	-27.55%
20	12,283	-6.48%	13,721	-5.43%	11,373	-8.29%	16,250	-4.31%	4,970	-19.91%	10,764	-8.95%
30	16,534	-1.93%	23,708	-0.25%	16,622	-2.00%	25,000	0.00%	14,478	-2.69%	14,919	-2.54%
70	47,556	1.05%	63,470	1.52%	20,996	-0.29%	32,999	0.46%	15,991	-0.74%	38,795	0.73%
80	57,713	1.17%	73,457	1.51%	20,996	-0.25%	35,000	0.48%	15,991	-0.63%	48,685	0.95%
90	66,531	1.21%	83,444	1.49%	77,100	1.41%	78,814	1.43%	72,032	1.32%	65,755	1.21%
100	78,735	1.26%	93,338	1.45%	77,100	1.25%	78,814	1.27%	72,032	1.17%	65,755	1.08%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	7,494	-11.62%	5,248	-18.81%	3,513	-25.16%	3,299	-26.56%	1,801	-40.85%	6,790	-11.48%
20	26,499	0.50%	22,852	-0.79%	19,362	-2.50%	23,523	-0.58%	9,940	-9.93%	20,815	-1.78%
30	48,836	3.10%	43,271	2.54%	37,250	1.93%	43,568	2.69%	23,050	-0.40%	35,201	1.66%
70	336,292	4.28%	270,315	3.91%	284,796	4.06%	306,255	4.18%	96,379	2.24%	166,493	3.16%
80	529,589	4.33%	416,508	3.98%	482,621	4.25%	506,768	4.32%	154,293	2.60%	267,608	3.39%
90	965,071	4.55%	645,036	4.04%	917,572	4.54%	970,188	4.61%	332,356	3.24%	469,500	3.68%
100	1,935,204	4.83%	1,013,003	4.10%	1,585,810	4.65%	1,669,037	4.71%	624,085	3.60%	775,132	3.88%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	131,116	944%	100,827	726%	119,175	954%	119,520	956%	98,180	785%	98,979	792%
20	142,114	568%	107,136	429%	121,237	485%	86,087	344%	77,002	308%	82,382	330%
30	186,748	747%	117,568	470%	162,339	649%	97,382	390%	80,604	322%	92,612	370%
70	455,835	1823%	304,850	1219%	419,253	1677%	352,070	1408%	152,420	609%	200,028	800%
80	604,396	2418%	441,056	1764%	575,615	2303%	550,582	2202%	210,333	841%	291,253	1165%
90	981,211	3925%	659,597	2638%	917,572	3671%	970,188	3881%	351,444	1405%	476,075	1904%
100	1,939,140	7757%	1,017,670	4071%	1,585,810	6344%	1,669,037	6676%	624,085	2495%	781,708	3127%
保證回本期 (年) (Year) Guaranteed Breakeven	45		32		81-85		30		85		51	
預期總回本期 (年) (Year) Projected Total Breakeven	20		22		21-25		21		33		23	

女性，**30** 歲，保費繳付期=**18/20** 年，總保費=**US$56,000**
Female, Age **30**, Premium Payment Period=**18/20** years, Total Premium=**US$56,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	3,111		3,111		2,799		2,800		2,799		2,800	
總保費 (美元) Total Premium (US$)	56,000		56,000		55,985		56,000		55,989		56,000	
保額 (美元) Sum Assured (US$)	92,703		95,962		91,300		78,125		72,151		74,766	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,026	-33.68%	7,101	-29.85%	3,919	-41.55%	4,480	-38.27%	1,948	-58.96%	7,970	-24.88%
20	30,685	-5.44%	28,117	-6.27%	25,473	-8.29%	36,400	-4.31%	11,472	-19.40%	26,429	-7.86%
30	40,882	-1.47%	41,168	-1.43%	37,230	-2.00%	56,000	0.00%	33,550	-2.52%	35,364	-2.26%
40	52,748	-0.19%	54,890	-0.06%	41,149	-1.01%	60,480	0.25%	37,086	-1.35%	44,111	-0.78%
50	65,448	0.38%	68,613	0.49%	45,068	-0.54%	64,960	0.37%	37,086	-1.02%	55,356	-0.03%
60	76,851	0.62%	82,335	0.75%	91,300	0.97%	78,125	0.66%	72,151	0.50%	74,766	0.57%
70	92,703	0.82%	95,962	0.88%	91,300	0.81%	78,125	0.55%	72,151	0.42%	74,766	0.49%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	10,145	-21.93%	12,845	-16.98%	9,001	-22.23%	7,701	-25.64%	3,247	-46.25%	13,439	-13.93%
20	51,910	-0.66%	47,600	-1.43%	46,762	-1.75%	53,765	-0.39%	21,068	-10.62%	42,096	-2.81%
30	98,862	2.64%	83,989	1.88%	86,001	2.08%	100,723	2.84%	50,217	-0.53%	84,673	2.00%
40	150,651	3.15%	139,143	2.90%	132,752	2.83%	165,784	3.55%	67,822	0.63%	132,419	2.82%
50	224,731	3.37%	225,313	3.37%	207,498	3.24%	260,874	3.81%	89,683	1.16%	210,890	3.28%
60	393,995	3.82%	365,356	3.67%	403,454	3.94%	465,966	4.23%	177,418	2.29%	330,760	3.54%
70	773,595	4.32%	610,597	3.93%	712,908	4.25%	764,098	4.36%	318,615	2.89%	525,174	3.79%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	150,423	484%	106,504	342%	147,114	526%	120,409	430%	98,703	353%	113,879	407%
20	158,435	283%	120,243	215%	156,207	279%	95,490	171%	81,747	146%	97,909	175%
30	217,754	389%	143,582	256%	200,653	358%	122,848	219%	88,818	159%	131,552	235%
40	246,107	439%	185,013	330%	243,465	435%	183,430	328%	102,887	184%	170,550	305%
50	282,161	504%	257,460	460%	282,619	505%	274,039	489%	124,748	223%	237,776	425%
60	414,482	740%	383,780	685%	403,454	721%	465,966	832%	177,418	317%	338,237	604%
70	778,230	1390%	615,395	1099%	712,908	1273%	764,098	1364%	318,615	569%	532,650	951%
保證回本期 (年) (Year) Guaranteed Breakeven	43		41		51-55		30		55		51	
預期總回本期 (年) (Year) Projected Total Breakeven	22		23		21-25		21		34		24	

女性，**40** 歲，保費繳付期=**18/20** 年，總保費=**US$76,000**
Female, Age **40**, Premium Payment Period=**18/20** years, Total Premium=**US$76,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障		FWX* 衛記* Xrisis VCover 危 X 全 X 略	
每年總保費 (美元) (US$) Total Annual Premium	4,222		4,222		3,799		3,800		3,800		3,800	
總保費 (美元) Total Premium (US$)	75,995		75,995		75,980		76,000		75,992		76,000	
保額 (美元) Sum Assured (US$)	91,781		101,004		100,000		79,200		71,461		77,662	
保證現金價值 (Guaranteed Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	7,985	-34.24%	10,403	-28.10%	5,319	-41.55%	6,080	-38.27%	2,644	-58.96%	10,336	-25.89%
20	39,466	-5.95%	40,503	-5.70%	34,571	-8.29%	49,400	-4.31%	15,507	-19.47%	34,645	-8.27%
30	51,306	-1.83%	53,734	-1.62%	50,527	-2.00%	75,240	-0.05%	45,235	-2.55%	45,820	-2.49%
40	64,063	-0.54%	69,491	-0.28%	55,845	-1.01%	75,240	-0.03%	49,951	-1.38%	57,500	-0.91%
50	75,628	-0.01%	85,247	0.28%	100,000	0.68%	79,200	0.10%	71,461	-0.15%	77,662	0.05%
60	91,781	0.37%	101,004	0.55%	100,000	0.54%	79,200	0.08%	71,461	-0.12%	77,662	0.04%
預期總現金價值 (Projected Total Cash Value)												
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	13,300	-22.67%	16,391	-18.25%	10,784	-24.94%	10,056	-26.50%	4,216	-47.36%	18,791	-13.34%
20	69,426	-0.79%	62,060	-1.78%	57,496	-2.74%	71,107	-0.64%	26,869	-11.42%	60,250	-2.27%
30	112,026	1.80%	103,387	1.43%	105,120	1.58%	136,594	2.84%	64,744	-0.78%	126,935	2.48%
40	159,674	2.36%	170,293	2.57%	164,871	2.54%	210,455	3.34%	86,396	0.42%	202,366	3.21%
50	269,810	3.07%	278,034	3.14%	321,821	3.58%	361,615	3.87%	147,710	1.64%	330,547	3.64%
60	519,359	3.77%	485,219	3.63%	566,938	4.01%	575,554	4.04%	259,975	2.45%	460,902	3.66%
預期總身故賠償 (Projected Total Death Benefit)												
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	151,082	358%	112,042	265%	155,753	410%	122,776	323%	98,044	258%	121,064	319%
20	164,585	217%	127,611	168%	155,915	205%	100,907	133%	82,823	109%	111,034	146%
30	193,876	255%	155,707	205%	188,769	248%	140,554	185%	90,970	120%	166,543	219%
40	208,658	275%	206,857	272%	226,627	298%	214,415	282%	107,906	142%	230,293	303%
50	290,552	382%	298,841	393%	321,821	424%	361,615	476%	147,710	194%	338,313	445%
60	523,948	689%	490,269	645%	566,938	746%	575,554	757%	259,975	342%	468,668	617%
保證回本期 (年) (Year) Guaranteed Breakeven	51		45		41-45		45		N/A		45	
預期總回本期 (年) (Year) Projected Total Breakeven	23		24		21-25		21		35		23	

*使用下次生日年齡 Uses Age Next Birthday

男性，**0** 歲，保費繳付期=**25** 年，總保費=**US$27,500**
Male, Age **0**, Premium Payment Period=**25** years, Total Premium=**US$27,500**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障	
每年總保費 (美元) (US$) Total Annual Premium	1,100		1,100		1,100		1,100		1,101	
總保費 (美元) Total Premium (US$)	27,500		27,500		27,509		27,500		27,514	
保額 (美元) Sum Assured (US$)	76,125		97,259		74,500		74,225		73,666	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	2,132	-33.67%	2,334	-31.54%	1,348	-44.88%	1,760	-38.27%	663	-62.40%
20	11,419	-6.77%	9,240	-9.25%	9,674	-8.70%	13,200	-5.17%	3,904	-21.87%
30	17,813	-2.47%	19,063	-2.08%	16,137	-3.05%	26,126	-0.29%	14,660	-3.63%
70	46,589	0.91%	63,802	1.45%	22,684	-0.33%	35,200	0.43%	16,207	-0.91%
80	54,734	1.01%	74,987	1.48%	22,684	-0.28%	37,400	0.45%	16,207	-0.78%
90	60,748	1.02%	86,171	1.47%	74,500	1.28%	74,225	1.28%	73,666	1.27%
100	76,125	1.16%	97,259	1.44%	74,500	1.13%	74,225	1.13%	73,666	1.12%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	3,989	-19.68%	4,442	-17.44%	3,051	-25.46%	2,555	-29.45%	1,326	-45.30%
20	22,067	0.03%	16,447	-2.86%	17,393	-2.30%	17,933	-1.99%	7,882	-11.25%
30	44,126	2.57%	36,379	1.53%	36,069	1.48%	41,403	2.23%	21,731	-1.33%
70	282,404	4.03%	269,289	3.94%	277,588	4.00%	291,623	4.08%	87,221	1.99%
80	428,574	4.06%	414,606	4.01%	468,742	4.19%	476,231	4.22%	139,818	2.40%
90	781,236	4.32%	666,238	4.12%	886,629	4.49%	912,364	4.52%	314,259	3.14%
100	1,676,294	4.72%	977,712	4.09%	1,532,332	4.61%	1,572,564	4.64%	625,351	3.58%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	120,962	1100%	104,229	948%	115,156	1047%	112,132	1019%	100,112	910%
20	138,508	630%	109,330	497%	117,149	532%	78,958	359%	77,644	353%
30	185,734	675%	119,438	434%	156,865	570%	89,503	325%	80,738	293%
70	398,289	1448%	307,609	1119%	405,115	1473%	330,648	1202%	144,680	526%
80	498,167	1812%	441,741	1606%	556,204	2022%	513,056	1866%	197,278	717%
90	800,419	2911%	682,189	2481%	886,629	3223%	912,364	3318%	214,259	779%
100	1,680,100	6109%	982,574	3573%	1,532,332	5570%	1,572,564	5718%	625,351	2273%
保證回本期 (年) (Year) Guaranteed Breakeven	47		38		81-85		35		85	
預期總回本期 (年) (Year) Projected Total Breakeven	20		27		21-25		23		37	

男性，**30** 歲，保費繳付期=**25** 年，總保費=**US$62,500**
Male, Age **30**, Premium Payment Period=**25**years, Total Premium=**US$62,500**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障	
每年總保費 (美元) (US$) Total Annual Premium	2,500		2,500		2,499		2,500		2,500	
總保費 (美元) Total Premium (US$)	62,500		62,500		62,475		62,500		62,499	
保額 (美元) Sum Assured (US$)	88,715		94,091		86,500		80,102		71,387	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	5,855	-29.26%	6,116	-28.26%	3,061	-44.88%	4,000	-38.27%	1,571	-61.41%
20	28,566	-5.70%	23,899	-7.72%	21,971	-8.70%	30,000	-5.17%	9,566	-20.55%
30	43,825	-2.01%	38,860	-2.71%	36,648	-3.05%	59,375	-0.29%	36,336	-3.11%
40	53,939	-0.53%	50,809	-0.74%	41,021	-1.51%	65,000	0.14%	40,119	-1.59%
50	63,520	0.04%	65,205	0.11%	45,394	-0.84%	70,000	0.30%	40,119	-1.17%
60	70,706	0.26%	79,695	0.51%	86,500	0.68%	80,102	0.52%	71,387	0.28%
70	88,715	0.60%	94,091	0.71%	86,500	0.56%	80,102	0.43%	71,387	0.23%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	8,898	-20.07%	10,576	-16.48%	7,876	-22.66%	6,636	-26.43%	2,855	-46.64%
20	46,116	-0.78%	39,345	-2.34%	42,141	-1.65%	45,333	-0.94%	18,274	-10.99%
30	88,231	1.88%	75,951	1.07%	82,855	1.55%	109,175	3.02%	54,966	-0.72%
40	129,363	2.57%	125,597	2.47%	127,808	2.53%	178,452	3.69%	74,168	0.61%
50	186,293	2.86%	206,397	3.13%	199,284	3.04%	273,475	3.86%	99,436	1.22%
60	326,779	3.44%	340,968	3.53%	382,243	3.77%	479,244	4.24%	191,591	2.33%
70	695,124	4.16%	575,355	3.84%	675,427	4.11%	770,129	4.34%	371,754	3.08%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	142,574	570%	103,256	413%	139,380	558%	122,788	491%	97,657	391%
20	155,741	311%	114,241	228%	147,995	296%	95,435	191%	80,095	160%
30	198,468	318%	135,887	217%	190,104	304%	129,902	208%	90,017	144%
40	216,748	347%	173,584	278%	230,665	369%	193,554	310%	105,435	169%
50	239,078	383%	239,988	384%	267,761	429%	283,577	454%	130,704	209%
60	349,224	559%	360,069	576%	382,243	612%	479,244	767%	191,591	307%
70	699,559	1119%	580,060	928%	675,427	1081%	770,129	1232%	371,754	595%
保證回本期 (年) (Year) Guaranteed Breakeven	49		49		51-55		35		55	
預期總回本期 (年) (Year) Projected Total Breakeven	23		27		21-25		21		34	

男性，**40** 歲，保費繳付期=**25** 年，總保費=**US$75,000**
Male, Age **40**, Premium Payment Period=**25** years, Total Premium=**US$75,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障	
每年總保費 (美元) (US$) Total Annual Premium	3,000		3,000		2,999		3,000		3,000	
總保費 (美元) Total Premium (US$)	75,000		75,000		74,967		75,000		75,004	
保額 (美元) Sum Assured (US$)	78,390		82,372		82,200		68,823		59,681	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,820	-29.94%	7,413	-28.04%	3,673	-44.88%	4,800	-38.27%	1,969	-60.37%
20	31,905	-6.50%	28,418	-7.82%	26,364	-8.70%	36,000	-5.17%	11,638	-20.32%
30	47,661	-2.58%	44,399	-3.00%	43,975	-3.05%	65,382	-0.77%	44,104	-3.04%
40	56,127	-1.04%	55,189	-1.10%	49,223	-1.51%	65,382	-0.49%	48,700	-1.55%
50	62,477	-0.48%	68,781	-0.23%	82,200	0.24%	68,823	-0.23%	59,681	-0.60%
60	78,390	0.09%	82,372	0.20%	82,200	0.19%	68,823	-0.18%	59,681	-0.48%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	10,703	-20.02%	11,634	-18.27%	8,166	-25.86%	7,834	-26.79%	3,402	-46.82%
20	47,234	-2.34%	43,412	-3.20%	45,208	-2.78%	53,335	-1.14%	21,963	-10.97%
30	82,533	0.53%	81,166	0.44%	88,850	0.94%	124,828	2.76%	63,680	-0.92%
40	116,529	1.56%	130,494	1.96%	138,842	2.18%	195,588	3.38%	89,581	0.63%
50	199,810	2.57%	215,987	2.77%	264,537	3.30%	329,335	3.87%	144,249	1.72%
60	421,179	3.59%	383,720	3.40%	466,023	3.80%	510,550	3.99%	276,502	2.72%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	128,201	427%	90,711	302%	128,029	427%	106,269	354%	82,002	273%
20	128,767	215%	101,485	169%	128,162	214%	86,158	144%	70,006	117%
30	148,584	198%	123,258	164%	155,168	207%	128,269	171%	79,256	106%
40	157,402	210%	161,795	216%	186,287	248%	199,029	265%	100,562	134%
50	219,643	293%	233,697	312%	264,537	353%	329,335	439%	144,249	192%
60	425,099	567%	387,838	517%	466,023	622%	510,550	681%	276,502	369%
保證回本期 (年) (Year) Guaranteed Breakeven	59		55		41-45		N/A		N/A	
預期總回本期 (年) (Year) Projected Total Breakeven	28		29		26-30		22		35	

*使用下次生日年齡 Uses Age Next Birthday

女性，**0** 歲，保費繳付期=**25** 年，總保費=**US$27,500**
Female, Age **0**, Premium Payment Period=**25** years, Total Premium=**US$27,500**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障	
每年總保費 (美元) (US$) Total Annual Premium	1,100		1,100		1,100		1,100		1,100	
總保費 (美元) Total Premium (US$)	27,500		27,500		27,502		27,500		27,505	
保額 (美元) Sum Assured (US$)	78,403		99,367		76,500		78,627		73,297	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	1,882	-36.65%	1,987	-35.34%	1,348	-44.87%	1,760	-38.27%	660	-62.50%
20	10,506	-7.73%	8,148	-10.82%	9,672	-8.70%	13,200	-5.17%	3,958	-21.62%
30	16,543	-2.91%	18,383	-2.29%	16,133	-3.05%	26,125	-0.29%	15,099	-3.45%
70	44,219	0.82%	64,688	1.48%	22,678	-0.33%	35,200	0.43%	16,712	-0.86%
80	52,844	0.96%	76,314	1.50%	22,678	-0.28%	37,400	0.45%	16,712	-0.73%
90	60,370	1.01%	87,840	1.49%	76,500	1.31%	78,627	1.35%	73,297	1.26%
100	78,403	1.19%	99,367	1.46%	76,500	1.17%	78,627	1.20%	73,297	1.12%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	3,889	-20.21%	4,260	-18.30%	3,097	-25.12%	2,662	-28.51%	1,319	-45.42%
20	22,286	0.12%	15,811	-3.27%	17,599	-2.18%	18,506	-1.68%	8,136	-10.84%
30	44,709	2.64%	36,545	1.56%	36,600	1.57%	43,036	2.43%	22,502	-1.13%
70	286,590	4.05%	271,032	3.95%	284,425	4.04%	299,072	4.12%	89,642	2.04%
80	439,549	4.10%	415,288	4.01%	480,710	4.23%	495,246	4.27%	142,123	2.42%
90	789,967	4.34%	654,858	4.09%	910,431	4.52%	948,447	4.57%	309,973	3.12%
100	1,578,725	4.65%	995,615	4.11%	1,573,469	4.64%	1,633,078	4.69%	577,874	3.49%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	124,771	1134%	106,607	969%	118,248	1075%	118,843	1080%	99,611	905%
20	148,491	675%	111,998	509%	120,294	547%	83,933	382%	77,475	352%
30	197,971	720%	122,497	445%	161,076	586%	95,539	347%	80,700	293%
70	412,035	1498%	310,679	1130%	415,990	1513%	342,499	1245%	146,228	532%
80	516,447	1878%	443,309	1612%	571,135	2077%	536,474	1951%	198,708	722%
90	811,920	2952%	671,352	2441%	910,431	3310%	948,447	3449%	309,973	1127%
100	1,582,646	5755%	1,000,583	3639%	1,573,469	5721%	1,633,078	5939%	577,874	2101%
保證回本期 (年) (Year) Guaranteed Breakeven	49		38		81-85		35		85	
預期總回本期 (年) (Year) Projected Total Breakeven	20		27		21-25		22		36	

女性，**30** 歲，保費繳付期=**25** 年，總保費=**US$62,500**
Female, Age **30**, Premium Payment Period=**25** years, Total Premium=**US$62,500**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障	
每年總保費 (美元) (US$) Total Annual Premium	2,500		2,500		2,498		2,500		2,500	
總保費 (美元) Total Premium (US$)	62,500		62,500		62,449		62,500		62,504	
保額 (美元) Sum Assured (US$)	90,547		94,661		89,500		80,257		72,700	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	5,433	-30.98%	5,490	-30.74%	3,060	-44.88%	4,000	-38.27%	1,599	-60.99%
20	26,711	-6.45%	21,488	-8.98%	21,962	-8.70%	30,000	-5.17%	9,596	-20.50%
30	40,927	-2.41%	34,835	-3.36%	36,632	-3.05%	59,375	-0.29%	36,205	-3.13%
40	50,706	-0.75%	48,940	-0.88%	41,004	-1.51%	65,000	0.14%	40,058	-1.60%
50	60,848	-0.07%	64,180	0.07%	45,375	-0.84%	70,000	0.30%	40,058	-1.17%
60	69,721	0.23%	79,421	0.50%	89,500	0.75%	80,257	0.52%	72,700	0.31%
70	90,547	0.64%	94,661	0.72%	89,500	0.62%	80,257	0.43%	72,700	0.26%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	8,490	-21.06%	9,832	-17.98%	8,042	-22.20%	6,341	-27.45%	2,763	-47.46%
20	44,598	-1.10%	36,292	-3.16%	42,832	-1.49%	42,954	-1.47%	17,448	-11.59%
30	87,331	1.83%	69,952	0.62%	84,442	1.65%	100,766	2.59%	51,108	-1.13%
40	131,875	2.64%	119,116	2.28%	130,801	2.61%	164,973	3.42%	70,010	0.40%
50	194,487	2.97%	196,067	2.99%	204,603	3.11%	259,659	3.72%	91,239	0.99%
60	339,996	3.52%	319,520	3.40%	395,500	3.84%	463,141	4.17%	175,207	2.15%
70	675,512	4.11%	558,179	3.78%	698,853	4.17%	760,062	4.32%	312,174	2.78%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	145,442	582%	103,736	415%	144,214	577%	122,727	491%	99,308	397%
20	154,540	309%	114,198	228%	153,127	307%	93,210	186%	80,552	161%
30	200,487	321%	134,511	215%	196,697	315%	121,648	195%	87,604	140%
40	225,592	361%	169,570	271%	238,665	382%	180,230	288%	102,652	164%
50	253,325	405%	231,281	370%	277,047	444%	269,916	432%	123,881	198%
60	365,349	585%	339,493	543%	395,500	633%	463,141	741%	175,207	280%
70	680,040	1088%	562,912	901%	698,853	1119%	760,062	1216%	312,174	499%
保證回本期 (年) (Year) Guaranteed Breakeven	52		49		51-55		32		55	
預期總回本期 (年) (Year) Projected Total Breakeven	24		28		21-25		22		36	

女性，**40** 歲，保費繳付期=**25** 年，總保費=**US$75,000**
Female, Age **40**, Premium Payment Period=**25** years, Total Premium=**US$75,000**

有顏色的地方代表友邦的「多重智倍保」較優勝：於相關年度有較高回報或較早回本期
Coloured cells indicate AIA's Smart Elite Ultra is better: Higher return in relevant year or earlier breakeven

	AIA Smart Elite Ultra 多重智倍保		AIA Smart Care Pro 多重進泰安心保		PRX* 保記* PRUXealth Xritical Xllness Xulti-Care 守 X 健 X 危 X 加倍保		SunXife 永記 SunXealth MaxiXare 永 X 危 X「至 X」保		AXX 盛記 XealthXlite Xritical Xllness Insurance X 齊 X 疾保障	
每年總保費 (美元) (US$) Total Annual Premium	3,000		3,000		2,999		3,000		2,999	
總保費 (美元) Total Premium (US$)	75,000		75,000		74,970		74,999		74,986	
保額 (美元) Sum Assured (US$)	79,051		85,470		83,000		70,604		61,972	
保證現金價值 (Guaranteed Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	6,324	-31.69%	6,923	-29.60%	3,674	-44.88%	4,800	-38.27%	1,921	-60.96%
20	29,486	-7.40%	26,325	-8.73%	26,365	-8.70%	36,000	-5.17%	11,465	-20.57%
30	44,269	-3.02%	41,453	-3.41%	43,977	-3.05%	67,074	-0.62%	43,504	-3.12%
40	53,122	-1.24%	54,872	-1.12%	49,225	-1.51%	67,074	-0.40%	48,090	-1.60%
50	60,869	-0.55%	70,171	-0.18%	83,000	0.27%	70,604	-0.16%	61,972	-0.50%
60	79,051	0.11%	85,470	0.27%	83,000	0.21%	70,604	-0.13%	61,972	-0.40%
預期總現金價值 (Projected Total Cash Value)										
年期 Year	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR	金額 Amount	回報率 IRR
10	10,323	-20.78%	10,797	-19.83%	8,210	-25.74%	7,312	-28.35%	3,223	-48.17%
20	46,332	-2.53%	40,063	-4.03%	45,393	-2.74%	50,185	-1.73%	20,575	-11.82%
30	82,520	0.53%	75,317	0.02%	89,289	0.96%	116,043	2.37%	59,183	-1.33%
40	118,158	1.61%	124,597	1.80%	139,716	2.20%	185,703	3.20%	81,989	0.32%
50	200,674	2.58%	204,801	2.63%	267,111	3.32%	320,063	3.79%	131,814	1.48%
60	392,124	3.44%	374,857	3.35%	470,559	3.82%	511,747	4.00%	230,660	2.34%
預期總身故賠償 (Projected Total Death Benefit)										
年期 Year	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid	金額 Amount	總身故賠償/已付保費總和 Total DB/ Total Premiums Paid
10	129,437	431%	93,618	312%	129,275	431%	108,419	361%	84,964	283%
20	134,537	224%	103,482	172%	129,409	216%	84,789	141%	71,082	118%
30	156,457	209%	123,608	165%	156,678	209%	119,573	159%	77,651	104%
40	164,245	219%	159,469	213%	188,100	251%	189,234	252%	95,871	128%
50	222,808	297%	224,374	299%	267,111	356%	320,063	427%	131,814	176%
60	396,076	528%	379,131	506%	470,559	628%	511,747	682%	230,660	308%
保證回本期 (年) (Year) Guaranteed Breakeven	59		54		41-45		N/A		N/A	
預期總回本期 (年) (Year) Projected Total Breakeven	28		30		26-30		22		37	

*使用下次生日年齡 Uses Age Next Birthday

註: 以上資料來源自 AIA 內部搜集及只供參考性質，不能傳播或分發予友邦以外的任何第三方。若任何第三方向你實行索償、追討、訴訟或其他訴訟程序，AIA 將不會承擔或負上任何責任。詳情請參閱有關數據及資料

搜集聲明及市場產品比較之註解及聲明。

市場產品比較之註解及聲明

註解及假設： 上述分析和比較乃假設保單在整個保單年期內沒有作出任何保單貸款及提款(如適用)，及所有保費於到期時已被全數繳付。「總現金價值」乃保證現金價值加上非保證復歸紅利(如有)/累積非保證週年紅利(如有)及任何利息/非保證終期紅利(如有)及非保證終期分紅(如有)。以上「保證回報率」乃根據相關保單年度之「保證現金價值」及已繳交保費計算。以上「預期每年回報率」乃根據相關保單年度之「總現金價值」和已繳交保費計算。「保證回本期」是指在該保單年度完結時，「保證現金價值」首次等於或大於已繳交保費之保單年度。「總回本期」是指在該保單年度完結時，「總現金價值」首次等於或大於已繳交保費之保單年度。「總身故賠償」可能因產品而異。所有非保證紅利/分紅(如有)一概受限於產品展望及經驗，例如投資回報，理賠，保單失效及支出等。

聲明： 由於上述分析及比較乃根據各公司於 2017 年 5 月之建議書資料及網上相關產品資料而製成，本公司概不會就產品比較資料之準確性及完整性作出保證。由於有關計劃的性質及/或特色可能與此計劃不同，不同的年齡及/或保費金額可能產生不同的預期結果。比較資料乃基於指定情況。所有資料將可能隨時改變而不作另行通知。本公司並不承擔任何錯漏之責任。

注意事項： 這是一份內部文件及只供參考。閣下不得傳播，分發或流傳予第三方(包括客戶或潛在客戶)。閣下建議產品給客戶應基於客戶的需要分析(例如財務需要分析)。

Remarks: Above information is collected by AIA internally and for reference only. You must not disseminate, distribute, circulate to any third parties outside AIA. For details, please refer to Market Product Comparison Remarks & Disclaimer.

Market Product Comparison Remarks & Disclaimer

Remark： **The above analysis and comparisons are made on the assumption that no withdrawal nor policy loans, if applicable, have been taken out throughout the policy years and that all premiums are paid in full when due. 'Total Cash Value' means guaranteed cash value plus non-guaranteed cash value of Reversionary Bonus (if any)/ non-guaranteed Annual Dividends accumulation (if any) with any interest and non-guaranteed cash value of Terminal Dividend (if any)/ non-guaranteed Terminal Bonus (if any). Above value of 'Guaranteed IRR' is calculated based on the Guaranteed Cash Value and the total premium paid of the relevant policy years; the value of 'IRR' is calculated based on Total Cash Value and the total premium paid of the relevant policy years. 'Guaranteed Breakeven Year' is the policy year at the end of which Guaranteed Cash Value is greater than or equal to the total premium paid for the first time. 'Total Breakeven Year' is the policy year at the end of which the Total Cash Value is greater than or equal to the total premium paid for the first time. 'Total Death Benefit' may differ for different products. All non-guaranteed bonuses aforesaid are subject to the experience of the products such as investment returns, claims, surrender and expenses.**

Disclaimer： **AIA does not guaranteed the accuracy and completeness of the comparison information as the above analysis and comparisons made by the Company are based on other company's proposal and product information on the internet in May 2017. As the nature and/or characteristic of the relevant plans may be different, different age groups and/or premium amounts may generate different projected results. The compared information are based on specific scenarios only. All information is subject to change at any time without notice. AIA does not bear any liability for any errors and omissions.**

Note： **This is an internal document and intended for reference only. You must not disseminate, distribute, and circulate to any third parties (including customer or potential customer). The product recommendation should be based on customer's needs according to the results of his or her needs analysis (e.g. Financial Needs Analysis).**

附錄三：投保申請修正書

Appendix 3: Amendment To Application For Policy

AIA International Limited
(Incorporated in Bermuda
with limited liability)

AMENDMENT TO APPLICATION FOR POLICY
投保申請修正書

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

O0152017

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

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

(For Proposed Insured/Insured age below 18 applying Smart Care Pro / Prime Care Rider/ Prime Care Pro 2 / Protect Elevator / Protect Elevator Plus / Smart Elite Ultra)

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

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

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

_____
Date 日期 (MM月/DD日/YYYY年)

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

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

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

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附錄四: 財務需要分析表格之配對

Appendix 4: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 Question			「多重智倍保」* Protect Elite Ultra*
1	您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)		
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	✓ **(可以包括自選目標 Optional)**
	B	為醫療需要作準備 (例如：危疾、住院等) Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	★ **(必須包括核心目標 Core)**
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2	您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)		
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	✓
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3	您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)		
	<1year 年		
	1-5 years 年		
	6-10years 年		
	11-20years 年		✓
	> 20years 年		✓
	終身 Whole of Life		✓

* ✓ refers to the choices that can be mapped to apply the product

✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 **Question**		**「多重智倍保」*** **Protect Elite Ultra***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	不少於保費繳付年期 Year (10 年 / 18 年 / 25 年) Not less than Premium Payment Period (10 year / 18 year / 25 year)
	1-5 years 年	
	6-10years 年	
	11-20years 年	
	> 20years 年	
	終身 Whole of Life	
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	✓
	共同匯報標準 Common Report Standard	✓

* ✓ refers to the choices that can be mapped to apply the product

✓ 指申請本產品之可配對選項

附錄五: 腫瘤 / 囊腫問卷
Appendix 5: Tumour / Cyst Questionnaire

AIA International Limited
(Incorporated in Bermuda
with limited liability)

TUMOUR / CYST QUESTIONNAIRE 腫瘤 / 囊腫問卷

07340801	**Policy Number 保單號碼**	**Agent / Broker Code 營業員 / 經紀號碼** **Area Code 區域編號** **Agency / Broker Name 營業員 / 經紀組別** **Agent Name / Broker's Name 營業員 / 經紀姓名** **Agent / Broker's Tel. No. 營業員 / 經紀聯絡電話**	**Operations 營運部** **VIP** Ⓥ
	Name of Proposed Insured / Insured 準受保人 / 受保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼	

Please give full and accurate answer to each question, use additional sheet, if necessary.
請詳細答覆以下之問題，如有需要，可加附頁作答。

1. When was the growth, cyst, lump or tumour first diagnosed ?
   您何時首次發現增生、囊腫、腫塊或腫瘤？
   Date 日期：
   ----- MM月 DD日 ----- YYYY年

2. In which part of the body was it situated?
   該增生、囊腫、腫塊或腫瘤在身體哪個部位?
   Please provide details:
   請詳細說明: _____

3. (i) What was the diagnosis made for this condition?
   診斷結果?
   Please provide details:
   請詳細說明: _____
   (ii) What was the nature of this condition?
   該診斷之性質？ ☐ Benign 良性 ☐ Malignant 惡性

4. Were you informed that your growth, cyst, lump or tumour stage (staging) in addition to its diagnosis?
   您有否被告知該增生、囊腫、腫塊或腫瘤是哪一個階段?
   ☐ No 沒有 ☐ Yes 有 Please provide details:
   請詳細說明: _____

5. What was the prognosis of this condition as informed to you by your doctor?
   您有否被醫生告知有關病情的進展及狀況?
   ☐ No 沒有 ☐ Yes 有 Please provide details:
   請詳細說明: _____

6. Please provide full name(s), address(es) of your treating doctor(s) of the condition as mentioned above and the date(s) of the consultation(s) in the last 12 months.
   請您提供因上述情況而求診之醫生的姓名、地址及過去十二個月內曾求診的日期。

Name of Doctor 醫生之姓名：	
Address 地址：	
Date 日期： (MM月/ DD日/YYYY年)	

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7. Please state the date(s) and result of all investigation(s) / test(s) done in the last 12 months (Please specify if more than once). (Please also provide a copy of the test result(s))
請註明過去十二個月內，曾接受之檢查 / 測試的日期及結果 (如超過一次，請詳細列明)。(請提供有關報告副本以作參考)

☐ Blood Test 驗血	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Ultrasound 超聲波	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Imaging study (e.g. X-ray, CT scan, MRI, Mammogram etc.) 造影檢查 (例如：X光、電腦掃描、磁力共振掃描、乳房X光檢查等)	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Pathology / Histology 病理 / 組織化驗	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Others (please specify) 其他 (請註明)	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Not tested 沒有		

8. (a) Have you ever received treatment or undergone surgery or procedure for the above condition? ☐ Yes 是 ☐ No 否
If "Yes", please state details below.
您是否曾因上述情況而接受治療或手術？ 如"是"，請於下列註明詳情。

(b) Are you planning to or have you been advised to undergo treatment, surgery or procedure for the above condition? ☐ Yes 是 ☐ No 否
If "Yes", please state details below.
您是否打算或被建議接受治療或手術？如"是"，請於下列註明詳情。

☐ Medication 藥物治療	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Surgery 切除手術 (Please provide a copy of the pathological / histological report) (請提供有關病理 / 組織化驗報告副本以作參考)	Date 日期： (MM月 / DD日 / YYYY年)	Type of Surgery 手術名稱： Result 結果：
☐ Radiotherapy / Chemotherapy 放射性治療 / 化學治療	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Aspiration 抽吸術 (Please provide a copy of the pathological / histological report) (請提供有關病理 / 組織化驗報告副本以作參考)	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Biopsy 活組織檢查 (Please provide a copy of the pathological / histological report) (請提供有關病理 / 組織化驗報告副本以作參考)	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Others (please specify) 其他 (請註明)	Date 日期： (MM月 / DD日 / YYYY年)	Result 結果：
☐ Not treatment 沒有		

9. Do you still require any follow up and / or any treatment? 您是否仍在覆診及 / 或接受治療?

☐ No, please state the date of the last follow up: 否，最後覆診日期：	Date 日期： (MM月 / DD日 / YYYY年)
☐ Yes, please state the date of the next follow up: 是，下次覆診日期：	Date 日期： (MM月 / DD日 / YYYY年)

10. What is the current condition? 請說明現時的狀況?
☐ Recovered and no sign of recurrence. 已康復，沒有復發跡象。
☐ Others (please specify) 其他 (請說明)

11. How long have you been off work due to this condition? Please state the longest period of absence and specify the period.
該病情令您無法工作了多久？請指出最長無法工作的時間及持續多久。

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人/受保人年齡在十八歲以下，請由申請人/持有人簽署)

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附錄六: 病歷附頁問卷
Appendix 6: Physical History Supplementary Questionnaire

AIA International Limited
(Incorporated in Bermuda
with limited liability)

PHYSICAL HISTORY SUPPLEMENT QUESTIONNAIRE 病歷附頁問卷

Policy Number 保單號碼	Name of Proposed Insured / Insured 準受保人 / 受保人姓名	ID Card Number / Passport Number 身份證號碼 / 護照號碼
Area Code 區域編號	Agency / Broker Name 營業員組別 / 經紀名稱	Agent / Broker Code 營業員 / 經紀號碼
Operation 營運部 VIP ☐	Agent / Broker's Name 營業員 / 經紀姓名	Agent / Broker's Tel. Number 營業員 / 手提電話號碼

07332016

Please give full and accurate answer to each question, use additional sheet, if necessary. 請詳細答覆以下之問題，如有需要，可加附頁作答。

1. Please provide details of test(s) / investigation(s) done: 請提供檢驗 / 檢查之詳情：
   (i) Type 種類 _____ (iv) Result 結果 _____
   (ii) Reason 原因 _____ (v) Diagnosis 診斷 _____
   (iii) When was it done? 何時進行? ----- MM月 ----- DD日 YYYY年

2. Did you notice any signs and symptoms or feel uncomfortable which made you think that you might have a health problem and go for the test(s) mentioned in Q1 above? 你是否發現有任何病徵及跡象或感到不適，而懷疑自己健康有問題，所以接受上述問題(1)的檢驗?
   ☐ No 否
   ☐ Yes 是 Please give details請詳細說明: _____

3. (i) Have you received or been advised to receive any further investigation(s) (e.g. blood test, ultrasound, biopsy etc.) and/ or procedure(s)/ surgery(ies) after doing the test(s) mentioned in Q1 above?
   就上述問題(1)之檢查完成後，您是否曾接受或被建議接受進一步檢查 (如驗血、超聲波、活組織檢查等)，及 / 或手術?
   ☐ No 否
   ☐ Yes 是
   Please give details including date, type(s) of investigation done and result: 請詳細說明 (包括日期、檢查類別及結果):

   (ii) Are you awaiting any investigation(s) (e.g. blood test, ultrasound, biopsy etc.) and / or procedure(s)/ surgery(ies) as advised by the doctor after performing the test(s) mentioned in Q1 above?
   就上述問題(1)之檢查完成後，您是否正等待接受進一步檢查 (如驗血、超聲波、活組織檢查等)，及 / 或手術?
   ☐ No 否
   ☐ Yes 是
   Please give details including date, type(s) of investigation done and result: 請詳細說明 (包括日期、檢查類別及結果):

4. (i) Please provide details of treatment (including name of medication, dosage and frequency etc.)
   請提供治療詳情 (包括藥物名稱、劑量及次數等)

   (ii) Are you still on treatment? (If ceased, please specify the cessation date)
   您是否仍需接受治療? (若已停止，請說明何時)
   ☐ No 否 Cease treatment date 停止治療日期: _____
   ☐ Yes 是

5. Please provide the name(s) and address(es) of all doctor(s) who advised you to perform the test(s) and / or to have treatment as mentioned above.
   請填寫上述有關醫生的姓名及地址。

Name of Doctor 醫生之姓名：	
Address 地址：	
Date 日期：	(MM月/ DD日/YYYY年)

6. Any report(s) attached with this supplement? 有關報告是否連同本問卷一併遞交？
   ☐ No 沒有 (reason 原因) : _____
   ☐ Yes 有 (including 包括): _____

I hereby declare and agree that the above particulars and answers are complete and true, and this questionnaire will form part of the contract for the desired insurance on my life. I also authorize the Company to obtain, if necessary, confidential reports from any doctor / clinic / hospital that I have referred above.
本人在此聲明及同意以上所填報之資料及答案均為正確及事實之全部，並構成要保書合約的一部份。本人亦授權貴公司，如有需要，可向上述醫生 / 診所 / 醫院索取有關資料。

Date 日期: (MM月 / DD日 / YYYY年)

Signature of the Proposed Insured / Insured 準受保人 / 受保人簽署
(Please do not sign on blank form 請勿在空白表格上簽署)
(If the Proposed Insured / Insured is under age 18, signature of the Applicant / Owner is required)
(若準受保人 / 受保人年齡在十八歲以下，請由申請人 / 持有人簽署)

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附錄七: 保費率表 Appendix 7: Premium Rate Table

「多重智倍保」保費率 (每 1,000 元保額) – 男性

Annual Premium Rate for Smart Elite Ultra (Per $1,000 Sum Assured) – Male

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	27.01	27.01	32.41	32.41
1	27.67	27.67	33.20	33.20
2	28.26	28.26	33.91	33.91
3	29.11	29.11	34.93	34.93
4	29.83	29.83	35.80	35.80
5	30.59	30.59	36.71	36.71
6	31.38	31.38	37.66	37.66
7	32.19	32.19	38.63	38.63
8	32.97	32.97	39.56	39.56
9	33.78	33.78	40.54	40.54
10	34.59	34.59	41.51	41.51
11	35.67	35.67	42.80	42.80
12	36.73	36.73	44.08	44.08
13	37.82	37.82	45.38	45.38
14	38.93	38.93	46.72	46.72
15	40.08	40.08	48.10	48.10
16	40.45	44.04	48.54	52.85
17	41.01	46.15	49.21	55.38
18	42.08	48.77	50.50	58.52
19	43.24	51.62	51.89	61.94
20	44.43	54.76	53.32	65.71
21	45.35	56.25	54.42	67.50
22	46.32	57.66	55.58	69.19
23	47.32	58.45	56.78	70.14
24	48.36	59.85	58.03	71.82
25	49.18	61.17	59.02	73.40
26	50.19	62.38	60.23	74.86
27	51.23	63.81	61.48	76.57
28	52.47	65.03	62.96	78.04
29	53.72	67.23	64.46	80.68
30	54.55	68.35	65.46	82.02
31	55.80	69.83	66.96	83.80
32	57.04	71.36	68.45	85.63
33	58.32	72.97	69.98	87.56
34	59.64	74.61	71.57	89.53
35	61.00	76.32	73.20	91.58
36	63.92	80.04	76.70	96.05
37	67.10	84.08	80.52	100.90
38	70.38	88.33	84.46	106.00
39	73.87	92.82	88.64	111.38
40	77.50	97.46	93.00	116.95
41	79.83	100.91	95.80	121.09
42	81.96	104.08	98.35	124.90
43	84.14	107.41	100.97	128.89
44	86.35	110.90	103.62	133.08
45	88.70	114.49	106.44	137.39
46	91.09	118.26	109.31	141.91
47	93.83	122.55	112.60	147.06
48	96.72	127.05	116.06	152.46
49	99.66	131.76	119.59	158.11
50	102.74	136.69	123.29	164.03
51	105.96	141.21	127.15	169.45
52	109.27	146.10	131.12	175.32
53	112.84	151.30	134.89	180.74
54	116.54	156.76	138.78	186.42
55	120.42	162.40	142.84	192.25
56	124.18	167.25	146.72	197.10
57	128.05	172.25	150.70	202.07
58	131.77	177.36	154.47	207.10
59	135.60	182.58	158.34	212.21
60	139.56	188.03	162.32	217.53
61	143.90	195.10	166.71	224.66
62	148.32	202.57	171.13	232.19
63	153.20	210.40	176.06	240.02
64	158.33	218.71	181.22	248.32
65	163.65	227.39	186.56	256.95

「多重智倍保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Smart Elite Ultra (Per $1,000 Sum Assured) – Male

只適用於 18 年繳付期
For 18-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	17.65	17.65	21.18	21.18
1	18.10	18.10	21.72	21.72
2	18.50	18.50	22.20	22.20
3	18.89	18.89	22.67	22.67
4	19.35	19.35	23.22	23.22
5	19.80	19.80	23.76	23.76
6	20.28	20.28	24.34	24.34
7	20.75	20.75	24.90	24.90
8	21.27	21.27	25.52	25.52
9	21.77	21.77	26.12	26.12
10	22.27	22.27	26.72	26.72
11	22.85	22.85	27.42	27.42
12	23.46	23.46	28.15	28.15
13	24.08	24.08	28.90	28.90
14	24.71	24.71	29.65	29.65
15	25.31	25.31	30.37	30.37
16	25.46	26.99	30.55	32.39
17	25.88	29.18	31.06	35.02
18	26.56	30.77	31.87	36.92
19	27.22	32.40	32.66	38.88
20	27.91	34.47	33.49	41.36
21	28.47	35.51	34.16	42.61
22	29.08	36.50	34.90	43.80
23	29.70	37.28	35.64	44.74
24	30.33	37.95	36.40	45.54
25	30.92	38.72	37.10	46.46
26	31.58	39.41	37.90	47.29
27	32.13	40.06	38.56	48.07
28	32.76	41.05	39.31	49.26
29	33.45	41.69	40.14	50.03
30	34.18	42.31	41.02	50.77
31	35.31	43.55	42.37	52.26
32	36.35	44.87	43.62	53.84
33	37.39	46.27	44.87	55.52
34	38.44	47.69	46.13	57.23
35	39.56	49.17	47.47	59.00
36	41.02	51.33	49.22	61.60
37	42.60	53.70	51.12	64.44
38	44.21	56.19	53.05	67.43
39	45.91	58.79	55.09	70.55
40	47.60	61.60	57.12	73.92
41	49.33	63.59	59.20	76.31
42	50.73	65.41	60.88	78.49
43	52.18	67.30	62.62	80.76
44	53.73	69.31	64.48	83.17
45	55.25	71.51	66.30	85.81
46	56.90	74.43	68.28	89.32
47	58.91	77.80	70.69	93.36
48	61.04	81.35	73.25	97.62
49	63.41	84.96	76.09	101.95
50	65.96	88.76	79.15	106.51
51	67.95	93.16	81.54	111.79
52	70.00	97.88	83.55	117.28
53	72.18	102.78	85.70	122.97
54	74.40	107.88	87.86	128.86
55	78.10	113.20	91.73	135.01
56	80.14	118.13	93.62	140.68
57	83.84	123.19	97.41	146.49
58	87.71	128.40	101.35	152.45
59	91.75	133.78	105.43	158.60
60	96.06	139.33	109.77	164.91
61	100.78	144.78	114.53	171.10
62	105.69	150.47	119.43	177.55

「多重智倍保」保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Smart Elite Ultra (Per $1,000 Sum Assured) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	14.45	14.45	17.34	17.34
1	14.77	14.77	17.72	17.72
2	15.10	15.10	18.12	18.12
3	15.44	15.44	18.53	18.53
4	15.84	15.84	19.01	19.01
5	16.20	16.20	19.44	19.44
6	16.66	16.66	19.99	19.99
7	17.12	17.12	20.54	20.54
8	17.55	17.55	21.06	21.06
9	18.06	18.06	21.67	21.67
10	18.53	18.53	22.24	22.24
11	19.05	19.05	22.86	22.86
12	19.60	19.60	23.52	23.52
13	20.14	20.14	24.17	24.17
14	20.61	20.61	24.73	24.73
15	21.06	21.06	25.27	25.27
16	21.18	22.87	25.42	27.44
17	21.55	24.52	25.86	29.42
18	22.12	25.95	26.54	31.14
19	22.74	27.37	27.29	32.84
20	23.27	28.82	27.92	34.58
21	23.71	29.72	28.45	35.66
22	24.20	30.47	29.04	36.56
23	24.74	31.07	29.69	37.28
24	25.22	31.78	30.26	38.14
25	25.73	32.41	30.88	38.89
26	26.22	33.04	31.46	39.65
27	26.74	33.77	32.09	40.52
28	27.26	34.46	32.71	41.35
29	27.83	35.01	33.40	42.01
30	28.38	35.54	34.06	42.65
31	29.23	36.47	35.08	43.76
32	30.04	37.43	36.05	44.92
33	30.87	38.40	37.04	46.08
34	31.72	39.44	38.06	47.33
35	32.58	40.54	39.10	48.65
36	33.59	42.16	40.31	50.59
37	34.62	43.98	41.54	52.78
38	35.75	45.94	42.90	55.13
39	36.96	48.02	44.35	57.62
40	38.27	50.24	45.92	60.29
41	39.64	52.86	47.57	63.43
42	40.90	55.44	49.08	66.53
43	42.19	58.15	50.63	69.78
44	43.57	60.98	52.28	73.18
45	45.00	63.95	54.00	76.74
46	46.45	66.61	55.74	79.93
47	48.15	69.63	57.78	83.56
48	49.94	72.79	59.93	87.35
49	51.89	76.08	62.27	91.30
50	54.00	79.46	64.80	95.35
51	56.39	83.02	67.67	99.62
52	58.96	86.73	70.60	103.86
53	61.65	90.63	73.67	108.30
54	64.52	94.77	76.94	113.01
55	67.47	99.07	80.29	117.89

只適用於 25 年繳付期
For 25-Year Pay

「多重智倍保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Smart Elite Ultra (Per $1,000 Sum Assured) – Female

只適用於 10 年繳付期
For 10-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	26.62	26.62	31.94	31.94
1	27.06	27.06	32.47	32.47
2	27.55	27.55	33.06	33.06
3	28.37	28.37	34.04	34.04
4	28.99	28.99	34.79	34.79
5	29.62	29.62	35.54	35.54
6	30.30	30.30	36.36	36.36
7	30.95	30.95	37.14	37.14
8	31.63	31.63	37.96	37.96
9	32.30	32.30	38.76	38.76
10	32.97	32.97	39.56	39.56
11	33.90	33.90	40.68	40.68
12	34.84	34.84	41.81	41.81
13	35.79	35.79	42.95	42.95
14	36.80	36.80	44.16	44.16
15	37.70	37.70	45.24	45.24
16	38.39	39.43	46.07	47.32
17	38.90	40.95	46.68	49.14
18	39.76	43.39	47.71	52.07
19	40.63	45.97	48.76	55.16
20	41.52	48.76	49.82	58.51
21	42.49	50.36	50.99	60.43
22	43.54	51.51	52.25	61.81
23	43.96	52.52	52.75	63.02
24	45.02	54.14	54.02	64.97
25	46.08	55.78	55.30	66.94
26	47.19	57.32	56.63	68.78
27	48.11	58.81	57.73	70.57
28	49.77	60.29	59.72	72.35
29	50.95	61.80	61.14	74.16
30	52.62	63.33	63.14	76.00
31	54.01	65.19	64.81	78.23
32	55.43	67.27	66.52	80.72
33	56.86	69.37	68.23	83.24
34	58.30	71.53	69.96	85.84
35	59.75	73.81	71.70	88.57
36	62.73	77.50	75.28	93.00
37	65.23	80.63	78.28	96.76
38	67.82	83.85	81.38	100.62
39	70.45	87.13	84.54	104.56
40	72.98	90.46	87.58	108.55
41	75.07	92.80	90.08	111.36
42	77.02	95.17	92.42	114.20
43	79.03	97.64	94.84	117.17
44	81.12	100.14	97.34	120.17
45	83.25	102.72	99.90	123.26
46	86.16	106.27	103.39	127.52
47	89.13	109.95	106.96	131.94
48	91.45	112.82	109.74	135.38
49	93.77	115.81	112.52	138.97
50	96.23	118.88	115.48	142.66
51	98.85	121.79	118.62	146.15
52	101.63	124.91	121.96	149.89
53	104.56	128.25	124.82	153.10
54	107.65	131.87	127.86	156.62
55	110.90	135.66	131.03	160.28
56	113.60	139.16	133.53	163.57
57	116.50	142.84	136.21	167.01
58	119.50	146.71	138.99	170.64
59	122.64	150.72	141.88	174.37
60	126.05	155.02	145.06	178.40
61	130.55	160.50	149.43	183.71
62	135.09	165.90	153.80	188.88
63	140.22	172.19	158.77	194.97
64	145.64	178.90	164.02	201.48
65	151.35	185.99	169.51	208.31

「多重智倍保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Smart Elite Ultra (Per $1,000 Sum Assured) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	17.64	17.64	21.17	21.17
1	17.79	17.79	21.35	21.35
2	18.21	18.21	21.85	21.85
3	18.65	18.65	22.38	22.38
4	19.10	19.10	22.92	22.92
5	19.63	19.63	23.56	23.56
6	20.10	20.10	24.12	24.12
7	20.63	20.63	24.76	24.76
8	21.13	21.13	25.36	25.36
9	21.61	21.61	25.93	25.93
10	22.07	22.07	26.48	26.48
11	22.61	22.61	27.13	27.13
12	23.17	23.17	27.80	27.80
13	23.73	23.73	28.48	28.48
14	24.32	24.32	29.18	29.18
15	24.92	24.92	29.90	29.90
16	25.32	25.86	30.38	31.03
17	25.71	27.23	30.85	32.68
18	26.36	28.83	31.63	34.60
19	27.02	30.52	32.42	36.62
20	27.72	32.42	33.26	38.90
21	28.29	33.16	33.95	39.79
22	28.86	33.98	34.63	40.78
23	29.43	34.74	35.32	41.69
24	30.02	35.60	36.02	42.72
25	30.63	36.33	36.76	43.60
26	31.24	37.02	37.49	44.42
27	31.72	37.71	38.06	45.25
28	32.36	38.33	38.83	46.00
29	32.98	39.36	39.58	47.23
30	33.76	40.42	40.51	48.50
31	34.65	41.76	41.58	50.11
32	35.55	43.17	42.66	51.80
33	36.46	44.64	43.75	53.57
34	37.38	46.14	44.86	55.37
35	38.32	47.47	45.98	56.96
36	40.06	49.71	48.07	59.65
37	41.54	51.56	49.85	61.87
38	43.08	53.49	51.70	64.19
39	44.67	55.51	53.60	66.61
40	46.20	57.57	55.44	69.08
41	47.44	58.75	56.93	70.50
42	48.65	59.97	58.38	71.96
43	49.89	61.25	59.87	73.50
44	51.19	62.50	61.43	75.00
45	52.54	63.94	63.05	76.73
46	54.51	66.75	65.41	80.10
47	56.55	69.72	67.86	83.66
48	58.15	72.16	69.78	86.59
49	59.76	74.65	71.71	89.58
50	61.29	77.25	73.55	92.70
51	63.13	81.00	75.76	97.20
52	65.07	84.99	77.73	101.68
53	67.08	89.19	79.76	106.38
54	69.20	93.59	81.91	111.29
55	71.12	97.30	83.79	115.35
56	74.20	102.58	87.01	121.23
57	76.92	106.95	89.79	126.01
58	79.90	111.47	92.83	130.92
59	83.33	116.24	96.36	136.11
60	86.76	121.04	99.85	141.29
61	91.57	125.72	104.89	146.29
62	96.51	129.49	110.02	150.21

只適用於 18 年繳付期
For 18-Year Pay

「多重智倍保」保費率 (每 1,000 元保額) – 女性
Annual Premium Rate for Smart Elite Ultra (Per $1,000 Sum Assured) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
0	14.03	14.03	16.84	16.84
1	14.33	14.33	17.20	17.20
2	14.61	14.61	17.53	17.53
3	14.94	14.94	17.93	17.93
4	15.28	15.28	18.34	18.34
5	15.61	15.61	18.73	18.73
6	16.00	16.00	19.20	19.20
7	16.41	16.41	19.69	19.69
8	16.83	16.83	20.20	20.20
9	17.27	17.27	20.72	20.72
10	17.73	17.73	21.28	21.28
11	18.18	18.18	21.82	21.82
12	18.65	18.65	22.38	22.38
13	19.12	19.12	22.94	22.94
14	19.54	19.54	23.45	23.45
15	20.01	20.01	24.01	24.01
16	20.46	21.00	24.55	25.20
17	20.72	21.80	24.86	26.16
18	21.15	23.17	25.38	27.80
19	21.61	24.51	25.93	29.41
20	22.06	25.91	26.47	31.09
21	22.56	26.68	27.07	32.02
22	23.07	27.39	27.68	32.87
23	23.62	28.06	28.34	33.67
24	24.23	28.79	29.08	34.55
25	24.78	29.35	29.74	35.22
26	25.38	30.02	30.46	36.02
27	25.90	30.77	31.08	36.92
28	26.52	31.53	31.82	37.84
29	27.16	32.29	32.59	38.75
30	27.81	33.04	33.37	39.65
31	28.58	34.11	34.30	40.93
32	29.34	35.28	35.21	42.34
33	29.99	36.47	35.99	43.76
34	30.91	37.74	37.09	45.29
35	31.71	39.06	38.05	46.87
36	33.07	41.00	39.68	49.20
37	34.18	42.66	41.02	51.19
38	35.37	44.35	42.44	53.22
39	36.56	46.13	43.87	55.36
40	37.95	47.96	45.54	57.55
41	38.75	49.74	46.50	59.69
42	39.79	51.54	47.75	61.85
43	40.84	53.44	49.01	64.13
44	41.97	55.40	50.36	66.48
45	43.11	57.42	51.73	68.90
46	44.95	60.01	53.94	72.01
47	46.88	62.70	56.26	75.24
48	48.49	64.96	58.19	77.95
49	50.20	67.32	60.24	80.78
50	51.94	69.83	62.33	83.80
51	53.97	73.24	64.76	87.89
52	56.11	76.90	67.19	91.90
53	58.37	80.79	69.75	96.14
54	60.71	84.97	72.40	100.69
55	63.16	89.40	75.16	105.49

只適用於 25 年繳付期
For 25-Year Pay

「多重智倍保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Smart Elite Ultra (Per $1,000 Sum Assured) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.10	0.11	0.12	0.14
17	0.11	0.12	0.13	0.14
18	0.11	0.13	0.13	0.15
19	0.11	0.13	0.13	0.16
20	0.11	0.14	0.14	0.17
21	0.12	0.14	0.14	0.17
22	0.12	0.15	0.14	0.18
23	0.12	0.15	0.15	0.18
24	0.12	0.15	0.15	0.19
25	0.13	0.16	0.15	0.19
26	0.13	0.16	0.16	0.20
27	0.14	0.17	0.16	0.20
28	0.14	0.17	0.17	0.21
29	0.15	0.18	0.18	0.22
30	0.15	0.19	0.18	0.23
31	0.16	0.20	0.20	0.24
32	0.17	0.22	0.21	0.26
33	0.19	0.23	0.22	0.28
34	0.20	0.25	0.24	0.30
35	0.22	0.28	0.27	0.33
36	0.25	0.32	0.31	0.38
37	0.30	0.37	0.35	0.44
38	0.35	0.43	0.42	0.52
39	0.41	0.51	0.49	0.62
40	0.49	0.61	0.58	0.73
41	0.57	0.72	0.69	0.87
42	0.67	0.85	0.81	1.02
43	0.79	1.00	0.94	1.20
44	0.92	1.18	1.10	1.41
45	1.08	1.38	1.29	1.66
46	1.25	1.62	1.51	1.94
47	1.46	1.90	1.76	2.28
48	1.71	2.23	2.05	2.67
49	1.99	2.61	2.39	3.14
50	2.33	3.07	2.80	3.69
51	2.97	3.92	3.57	4.70
52	3.73	4.92	4.47	5.90
53	4.61	6.09	5.52	7.28
54	5.66	7.48	6.74	8.89
55	6.89	9.11	8.17	10.79

只適用於 10 年繳付期
For 10-Year Pay

「多重智倍保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Smart Elite Ultra (Per $1,000 Sum Assured) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.11	0.11	0.13	0.13
17	0.11	0.12	0.13	0.15
18	0.11	0.13	0.13	0.15
19	0.11	0.14	0.14	0.16
20	0.12	0.14	0.14	0.17
21	0.12	0.15	0.14	0.18
22	0.12	0.16	0.15	0.19
23	0.13	0.16	0.15	0.19
24	0.13	0.17	0.16	0.20
25	0.14	0.17	0.17	0.21
26	0.14	0.18	0.17	0.22
27	0.15	0.19	0.18	0.23
28	0.16	0.20	0.19	0.24
29	0.17	0.22	0.21	0.26
30	0.19	0.23	0.23	0.28
31	0.21	0.26	0.25	0.31
32	0.23	0.29	0.28	0.34
33	0.26	0.32	0.31	0.38
34	0.29	0.36	0.35	0.44
35	0.34	0.41	0.40	0.50
36	0.39	0.48	0.47	0.58
37	0.45	0.57	0.54	0.68
38	0.53	0.67	0.64	0.80
39	0.62	0.79	0.75	0.95
40	0.73	0.94	0.88	1.12
41	0.86	1.10	1.03	1.32
42	1.01	1.28	1.21	1.54
43	1.20	1.53	1.44	1.83
44	1.42	1.80	1.70	2.16
45	1.65	2.10	1.98	2.52
46	1.91	2.45	2.29	2.94
47	2.21	2.85	2.65	3.42
48	2.54	3.30	3.05	3.96
49	2.91	3.79	3.50	4.55
50	3.34	4.35	4.00	5.22
51	3.91	5.18	4.69	6.21
52	4.57	6.15	5.45	7.37
53	5.33	7.29	6.33	8.72
54	6.21	8.62	7.33	10.30
55	7.36	10.19	8.64	12.15

只適用於 18 年繳付期
For 18-Year Pay

「多重智倍保」免付保費保費率 (每 1,000 元保額) – 男性
Annual Premium Rate for Waiver of Premium for Smart Elite Ultra (Per $1,000 Sum Assured) – Male

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.12	0.12	0.14	0.15
17	0.12	0.13	0.14	0.16
18	0.12	0.14	0.15	0.17
19	0.13	0.15	0.15	0.18
20	0.13	0.16	0.16	0.20
21	0.14	0.17	0.17	0.21
22	0.14	0.18	0.17	0.22
23	0.15	0.19	0.18	0.23
24	0.16	0.20	0.19	0.24
25	0.17	0.22	0.21	0.26
26	0.19	0.23	0.22	0.28
27	0.20	0.25	0.24	0.30
28	0.22	0.28	0.26	0.33
29	0.24	0.30	0.29	0.36
30	0.27	0.33	0.32	0.40
31	0.30	0.37	0.36	0.45
32	0.34	0.42	0.41	0.51
33	0.39	0.48	0.47	0.58
34	0.45	0.55	0.54	0.66
35	0.51	0.63	0.62	0.76
36	0.60	0.74	0.72	0.89
37	0.70	0.87	0.84	1.04
38	0.81	1.01	0.97	1.22
39	0.93	1.18	1.11	1.41
40	1.07	1.36	1.28	1.64
41	1.22	1.58	1.47	1.90
42	1.39	1.83	1.67	2.19
43	1.57	2.10	1.89	2.52
44	1.78	2.40	2.13	2.88
45	2.00	2.74	2.40	3.29
46	2.25	3.09	2.69	3.71
47	2.52	3.49	3.03	4.19
48	2.83	3.93	3.39	4.72
49	3.17	4.42	3.80	5.31
50	3.56	4.96	4.27	5.96
51	4.14	5.77	4.97	6.92
52	4.83	6.70	5.78	8.02
53	5.62	7.77	6.72	9.29
54	6.54	9.01	7.80	10.74
55	7.61	10.45	9.06	12.43

只適用於 25 年繳付期
For 25-Year Pay

「多重智倍保」免付保費保費率 (每 1,000 元保額) –女性
Annual Premium Rate for Waiver of Premium for Smart Elite Ultra (Per $1,000 Sum Assured) – Female

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.10	0.10	0.12	0.12
17	0.10	0.11	0.12	0.13
18	0.10	0.11	0.12	0.13
19	0.10	0.12	0.13	0.14
20	0.11	0.13	0.13	0.15
21	0.11	0.13	0.13	0.16
22	0.11	0.13	0.13	0.16
23	0.11	0.14	0.14	0.16
24	0.12	0.14	0.14	0.17
25	0.12	0.14	0.14	0.17
26	0.12	0.15	0.15	0.18
27	0.13	0.16	0.15	0.19
28	0.13	0.16	0.16	0.19
29	0.14	0.17	0.17	0.20
30	0.15	0.18	0.18	0.21
31	0.16	0.19	0.19	0.23
32	0.17	0.20	0.20	0.25
33	0.18	0.22	0.22	0.27
34	0.20	0.24	0.24	0.29
35	0.22	0.27	0.26	0.32
36	0.25	0.31	0.30	0.37
37	0.29	0.35	0.35	0.43
38	0.33	0.41	0.40	0.49
39	0.39	0.48	0.47	0.58
40	0.46	0.57	0.55	0.68
41	0.54	0.66	0.65	0.80
42	0.63	0.78	0.76	0.93
43	0.74	0.91	0.89	1.09
44	0.87	1.07	1.04	1.28
45	1.01	1.24	1.21	1.49
46	1.19	1.46	1.43	1.75
47	1.40	1.71	1.67	2.06
48	1.62	1.99	1.95	2.39
49	1.89	2.32	2.26	2.78
50	2.20	2.70	2.64	3.24
51	2.79	3.42	3.35	4.11
52	3.50	4.27	4.20	5.12
53	4.32	5.26	5.16	6.28
54	5.29	6.42	6.28	7.63
55	6.43	7.79	7.60	9.20

只適用於 10 年繳付期
For 10-Year Pay

「多重智倍保」免付保費保費率 (每 1,000 元保額) –女性

Annual Premium Rate for Waiver of Premium for Smart Elite Ultra (Per $1,000 Sum Assured) – Female

只適用於 18 年繳付期
For 18-Year Pay

年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.11	0.11	0.13	0.13
17	0.11	0.11	0.13	0.14
18	0.11	0.12	0.13	0.14
19	0.11	0.13	0.14	0.15
20	0.12	0.14	0.14	0.16
21	0.12	0.14	0.14	0.17
22	0.12	0.14	0.15	0.17
23	0.13	0.15	0.15	0.18
24	0.13	0.16	0.16	0.19
25	0.14	0.16	0.16	0.19
26	0.14	0.17	0.17	0.20
27	0.15	0.18	0.18	0.21
28	0.16	0.19	0.19	0.23
29	0.17	0.20	0.21	0.24
30	0.19	0.22	0.22	0.27
31	0.21	0.25	0.25	0.30
32	0.23	0.28	0.27	0.33
33	0.25	0.31	0.31	0.37
34	0.29	0.35	0.34	0.42
35	0.33	0.40	0.39	0.48
36	0.38	0.47	0.46	0.56
37	0.44	0.55	0.53	0.66
38	0.52	0.64	0.62	0.77
39	0.61	0.75	0.73	0.90
40	0.71	0.88	0.86	1.06
41	0.83	1.03	1.00	1.23
42	0.97	1.19	1.17	1.43
43	1.16	1.41	1.39	1.69
44	1.36	1.65	1.64	1.98
45	1.59	1.91	1.91	2.30
46	1.86	2.25	2.23	2.70
47	2.15	2.62	2.58	3.15
48	2.46	3.01	2.96	3.61
49	2.80	3.44	3.36	4.13
50	3.17	3.92	3.80	4.71
51	3.72	4.68	4.46	5.61
52	4.36	5.57	5.20	6.66
53	5.09	6.61	6.06	7.89
54	5.95	7.84	7.04	9.32
55	6.92	9.19	8.15	10.90

「多重智倍保」免付保費保費率 (每 1,000 元保額) –女性

Annual Premium Rate for Waiver of Premium for Smart Elite Ultra (Per $1,000 Sum Assured) – Female

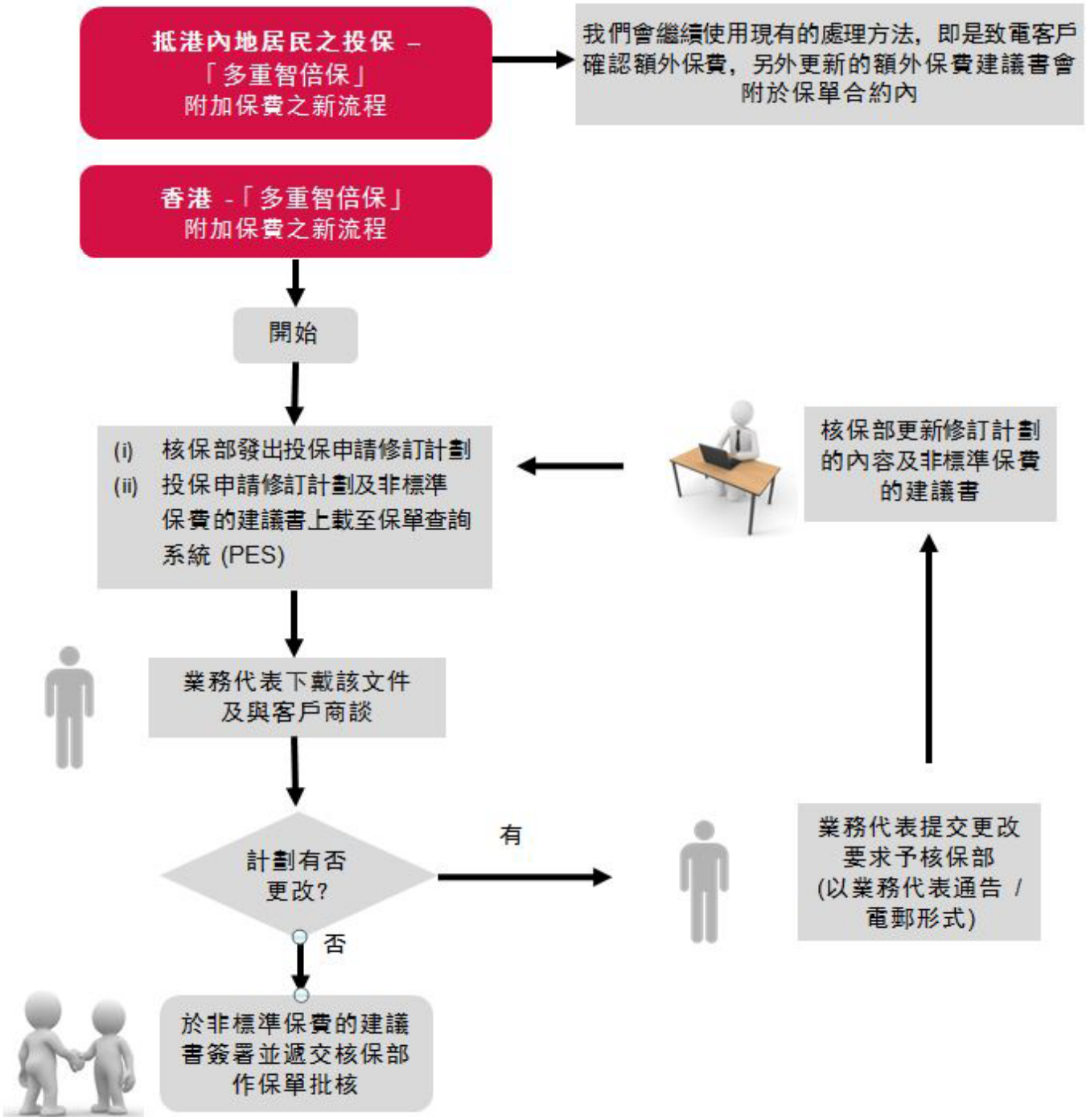
年齡 Age	美元計劃 USD Plan		港幣/澳門幣計劃 HKD/MOP Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker	非吸煙者 Non-Smoker	吸煙者 Smoker
16	0.11	0.11	0.13	0.14
17	0.11	0.12	0.14	0.14
18	0.12	0.13	0.14	0.15
19	0.12	0.14	0.15	0.17
20	0.13	0.15	0.15	0.18
21	0.13	0.16	0.16	0.19
22	0.14	0.16	0.17	0.20
23	0.15	0.17	0.18	0.21
24	0.16	0.18	0.19	0.22
25	0.17	0.20	0.20	0.24
26	0.18	0.21	0.22	0.25
27	0.20	0.23	0.23	0.28
28	0.21	0.25	0.26	0.30
29	0.24	0.28	0.28	0.34
30	0.26	0.31	0.32	0.37
31	0.30	0.35	0.36	0.42
32	0.34	0.40	0.40	0.48
33	0.38	0.46	0.46	0.55
34	0.44	0.53	0.53	0.64
35	0.50	0.62	0.60	0.74
36	0.60	0.73	0.72	0.88
37	0.70	0.86	0.83	1.03
38	0.81	1.00	0.97	1.20
39	0.93	1.16	1.12	1.39
40	1.07	1.34	1.29	1.61
41	1.21	1.53	1.46	1.84
42	1.38	1.75	1.65	2.10
43	1.55	2.00	1.87	2.40
44	1.75	2.27	2.10	2.72
45	1.97	2.56	2.36	3.07
46	2.23	2.91	2.68	3.49
47	2.53	3.29	3.04	3.95
48	2.83	3.69	3.40	4.43
49	3.17	4.12	3.81	4.95
50	3.55	4.61	4.26	5.53
51	4.12	5.39	4.94	6.46
52	4.78	6.30	5.73	7.53
53	5.55	7.36	6.64	8.76
54	6.44	8.60	7.68	10.19
55	7.47	10.05	8.89	11.86

只適用於 25 年繳付期
For 25-Year Pay

附錄八：額外保費的投保申請修訂計劃 – 重新簽署額外保費建議書之流程
Appendix 8: Rate Up Counter Offer Cases – Re-sign PGS Illustration

香港適用:

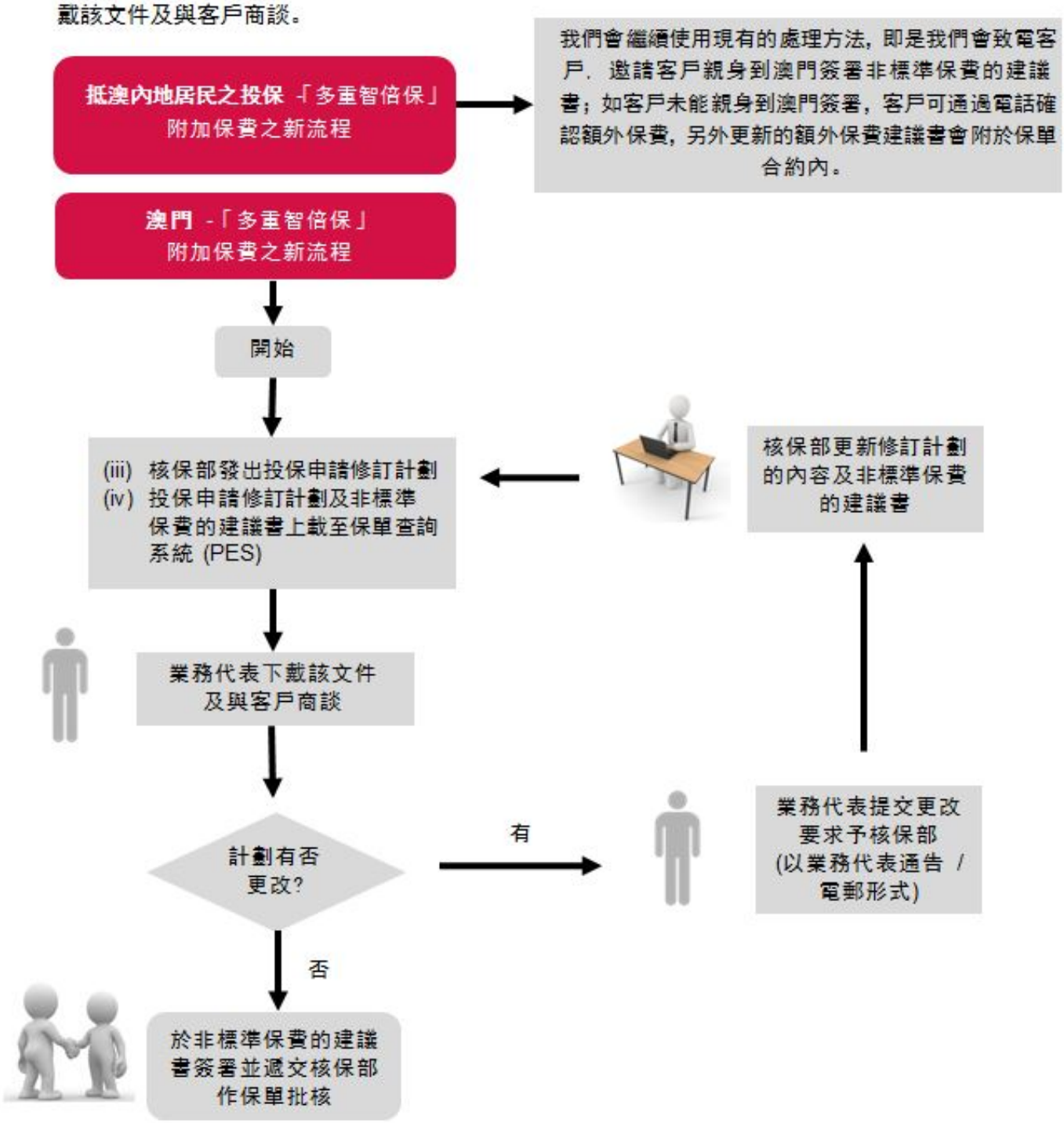
根據 GN16 要求，如已付保費總和有任何變動，客戶需要重新簽署一份新的建議書。因此任何有額外保費的投保申請，客戶需要重新簽署並遞交有額外保費的建議書 (公司存根)，我們亦會將新的建議書訂裝於保單契約內。



澳門適用:

根據澳門金融管理局要求，如已付保費總和有任何變動，客戶需要重新簽署一份新的建議書。因此任何有額外保費的投保申請，客戶需要重新簽署並遞交有額外保費的建議書（公司存根），我們亦會將新的建議書訂裝於保單契約內。

我們已將「多重智倍保」之非標準保費的建議書，上載至保單查詢系統（PES），業務代表下載該文件及與客戶商談。



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American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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Memo

意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

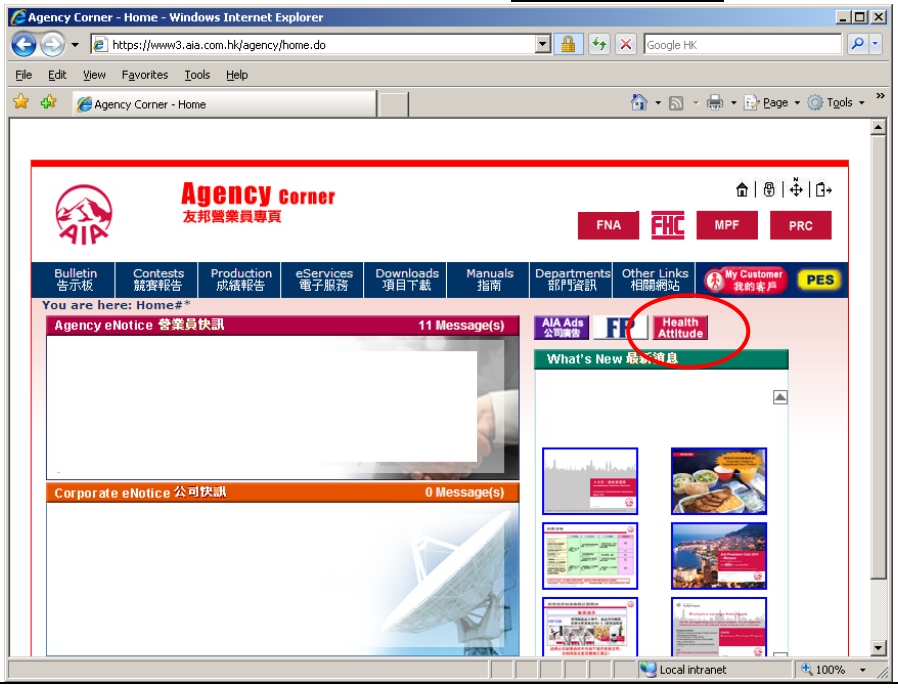
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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

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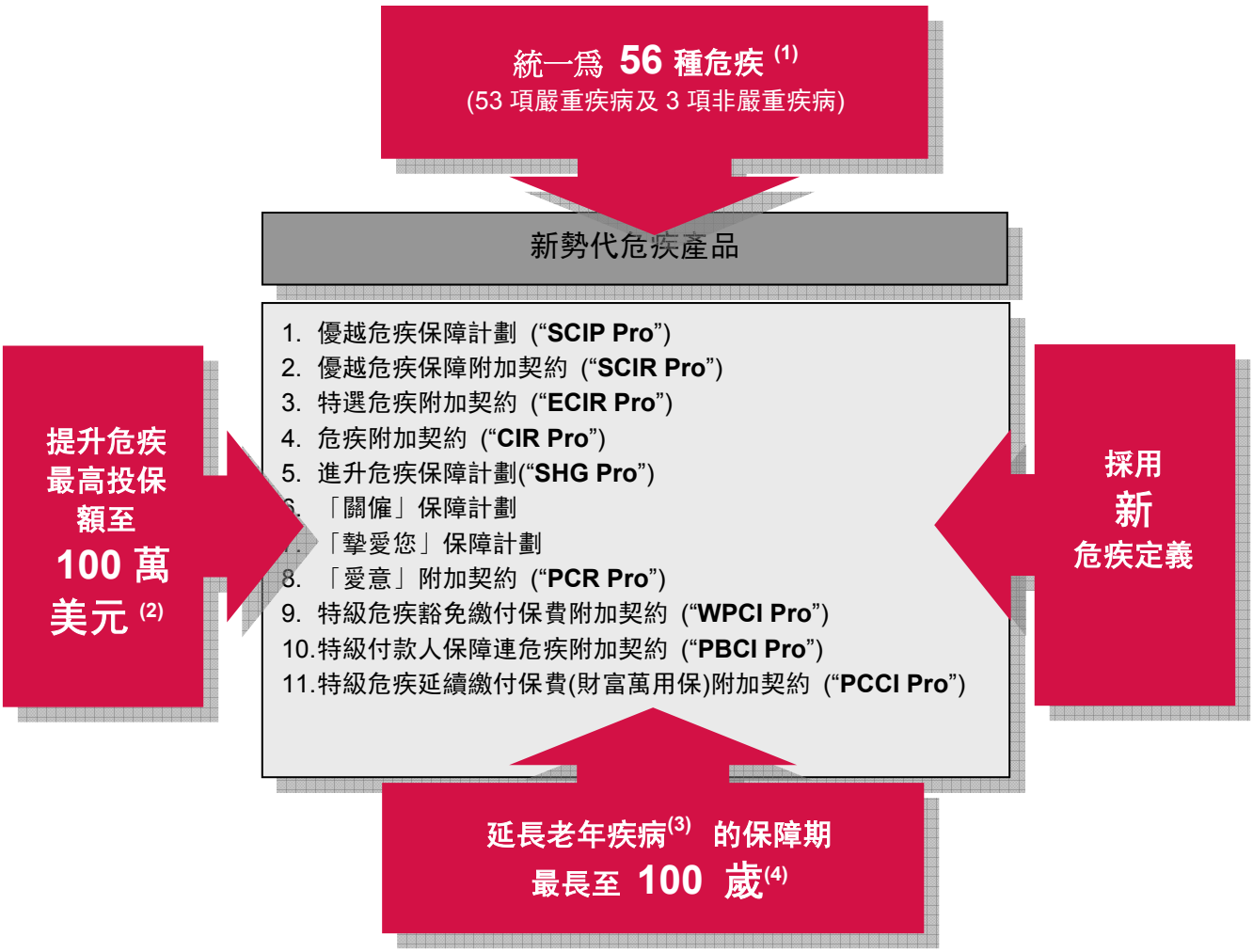
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

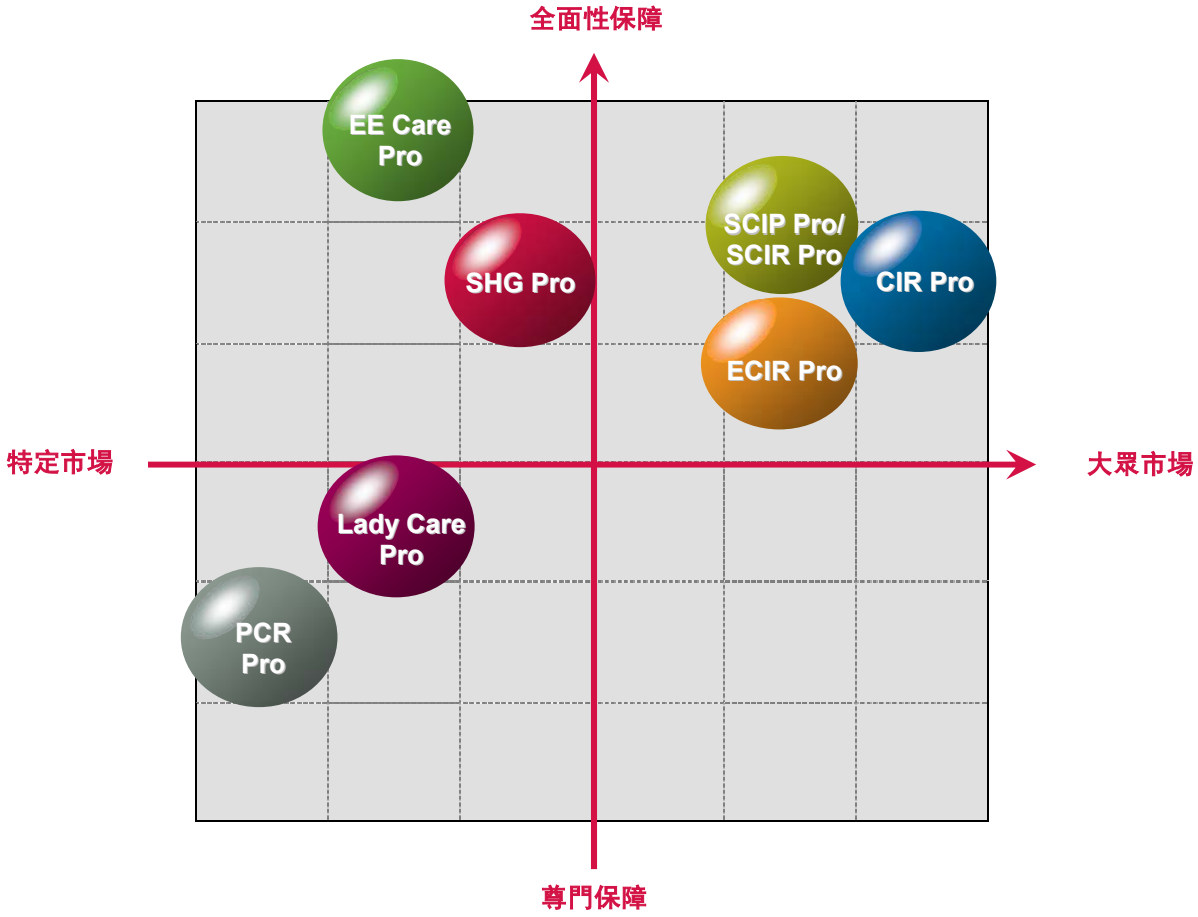
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

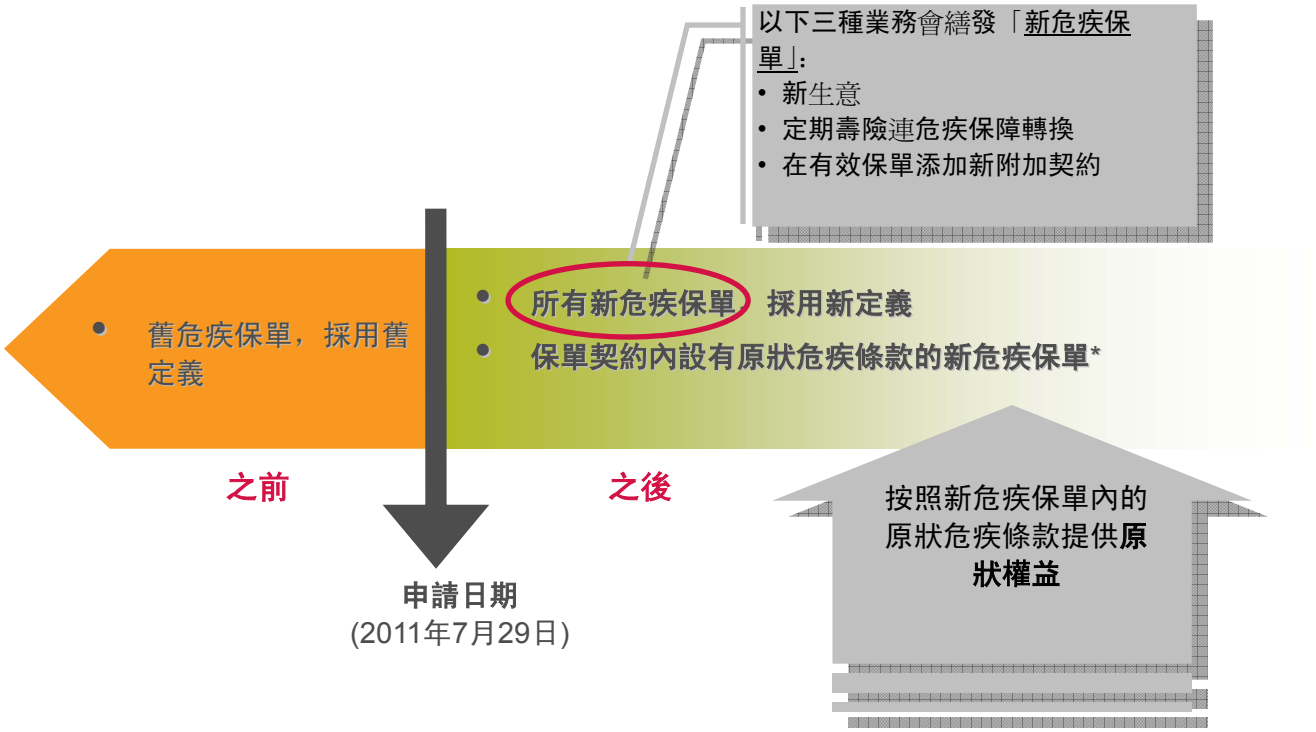


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

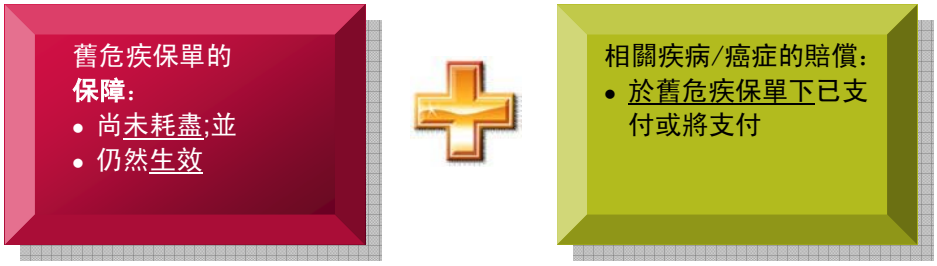
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

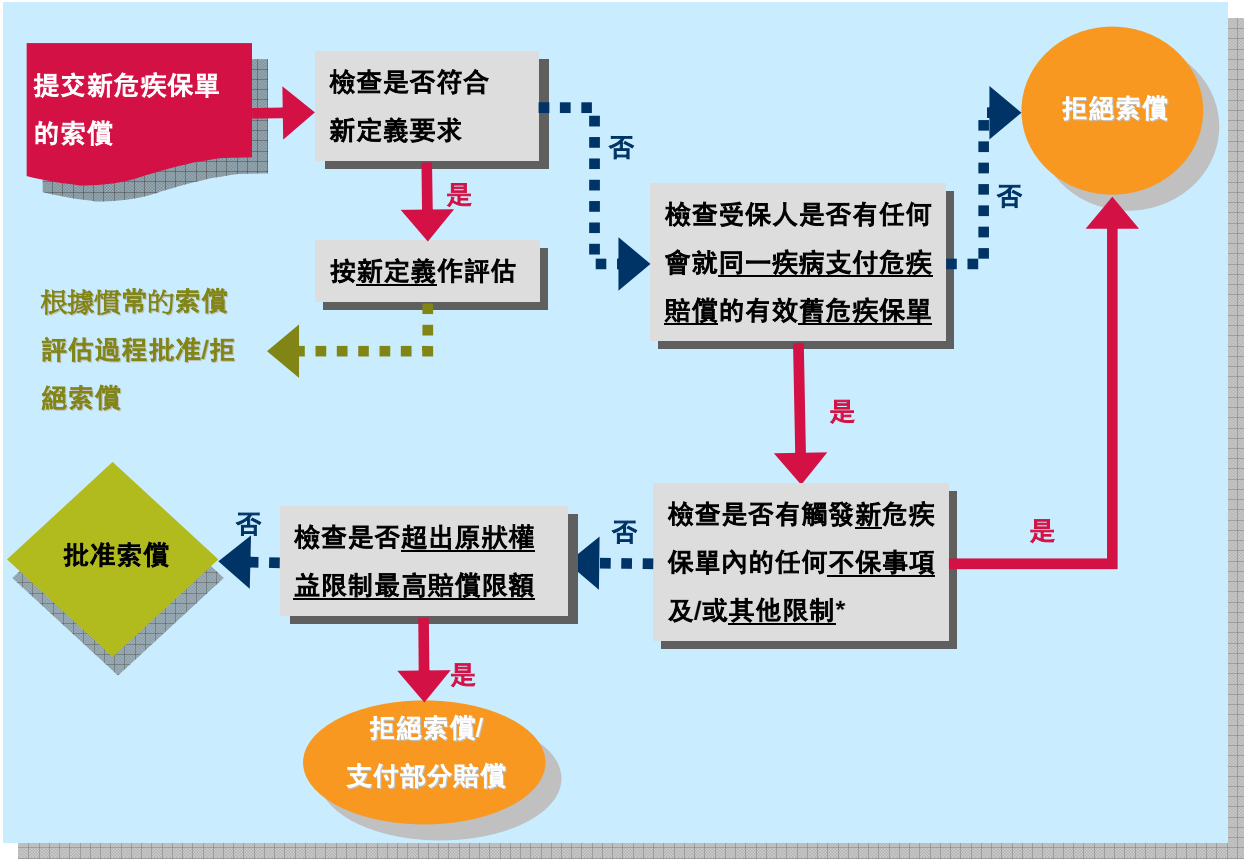
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

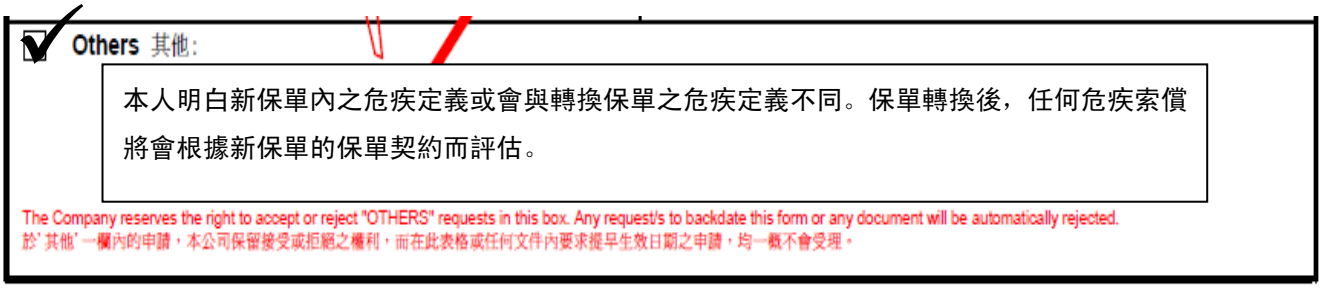
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
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AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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Memo

意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

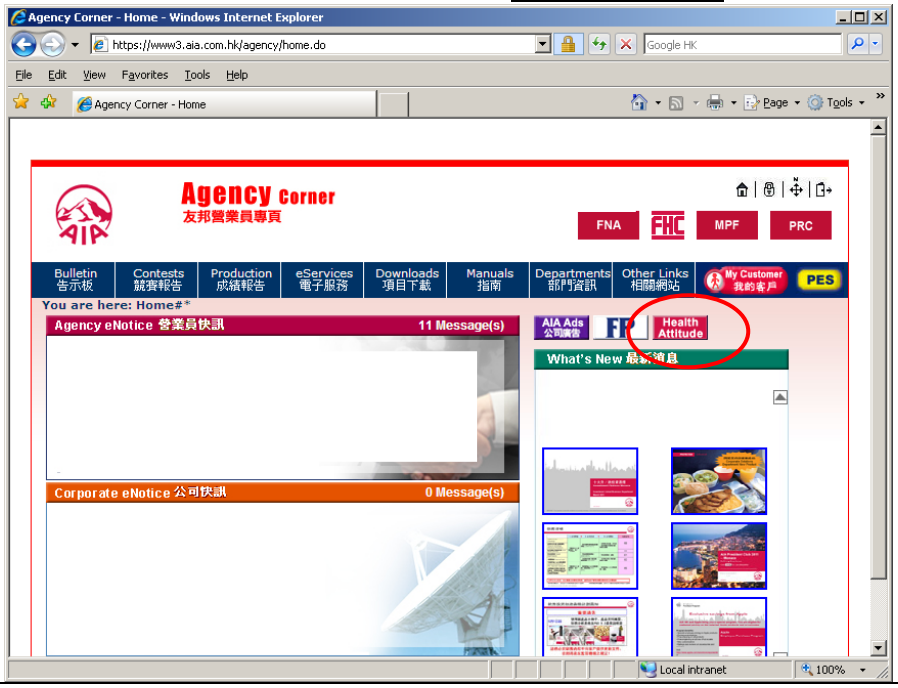
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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</table>

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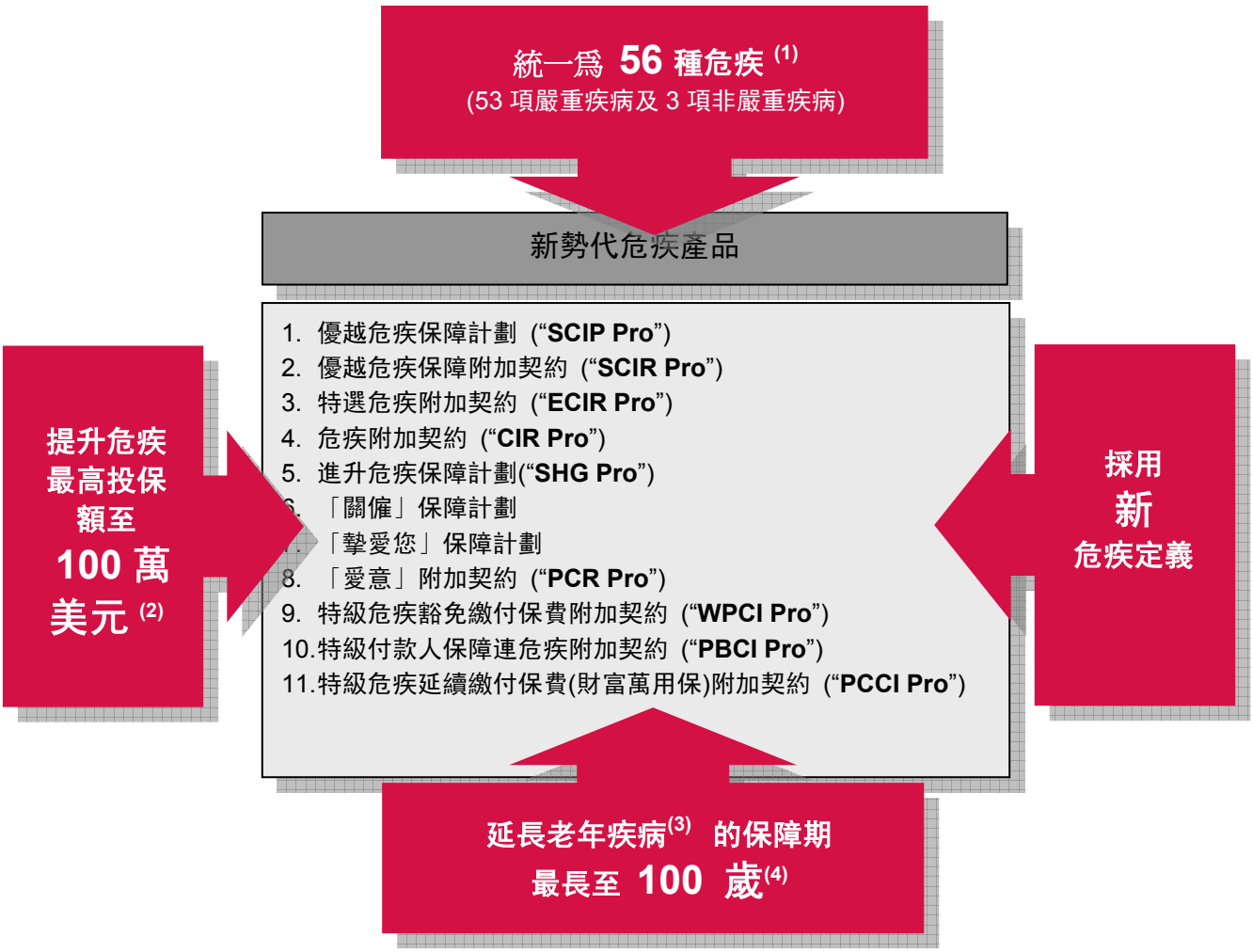
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

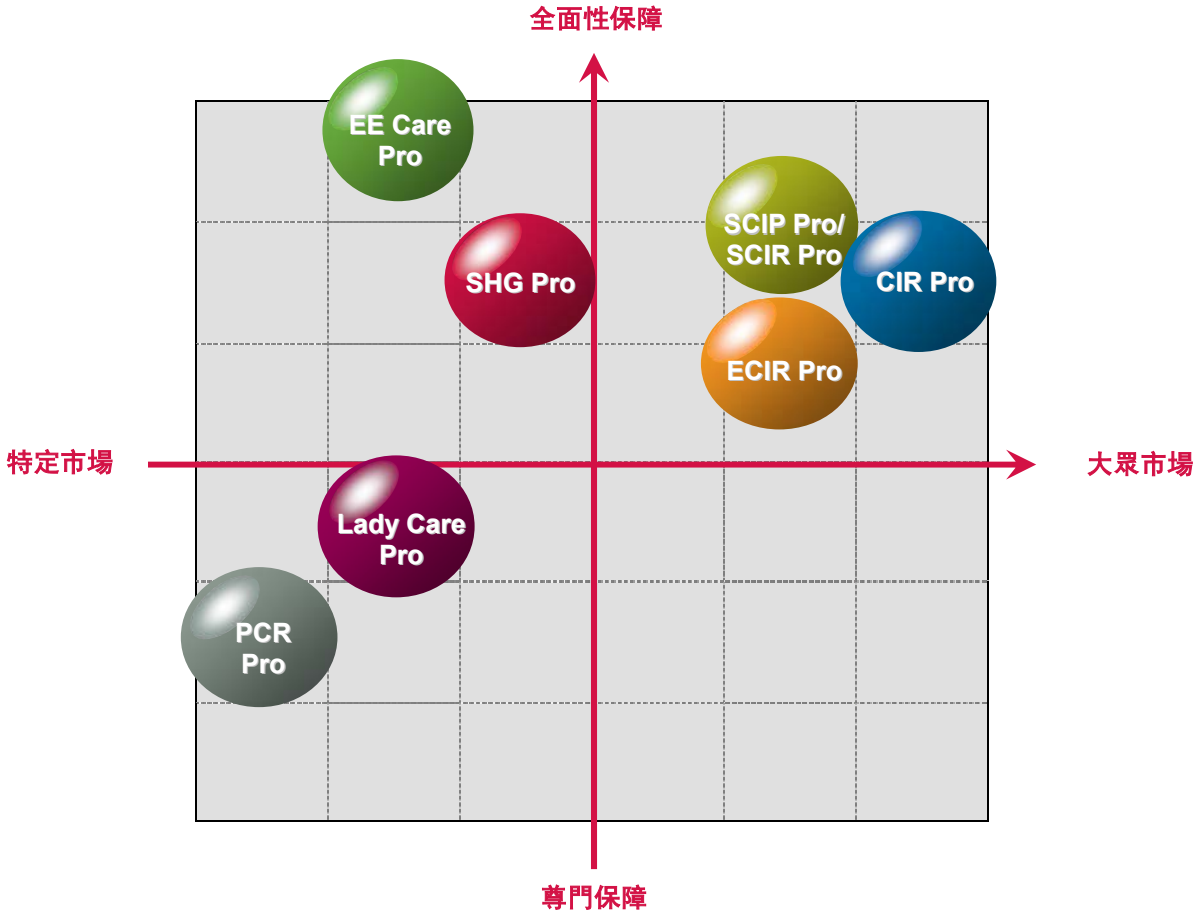
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

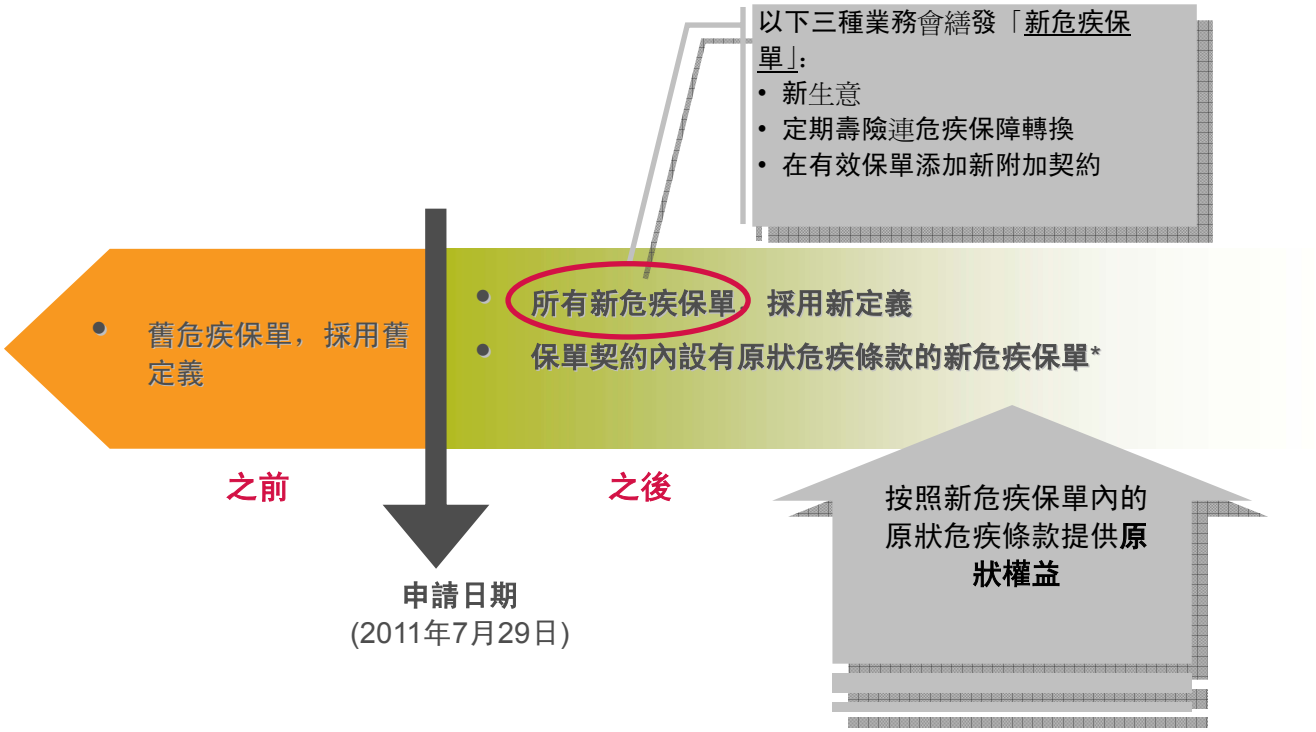


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

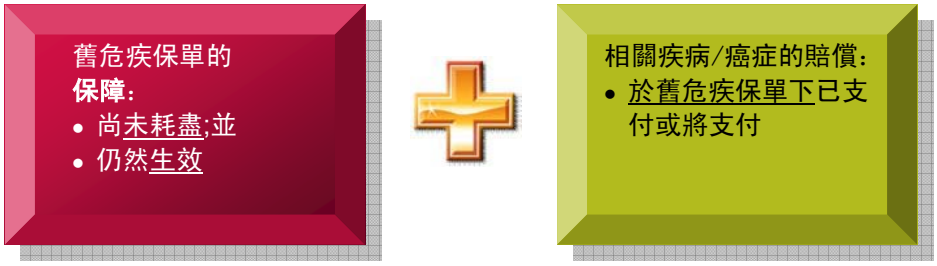
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

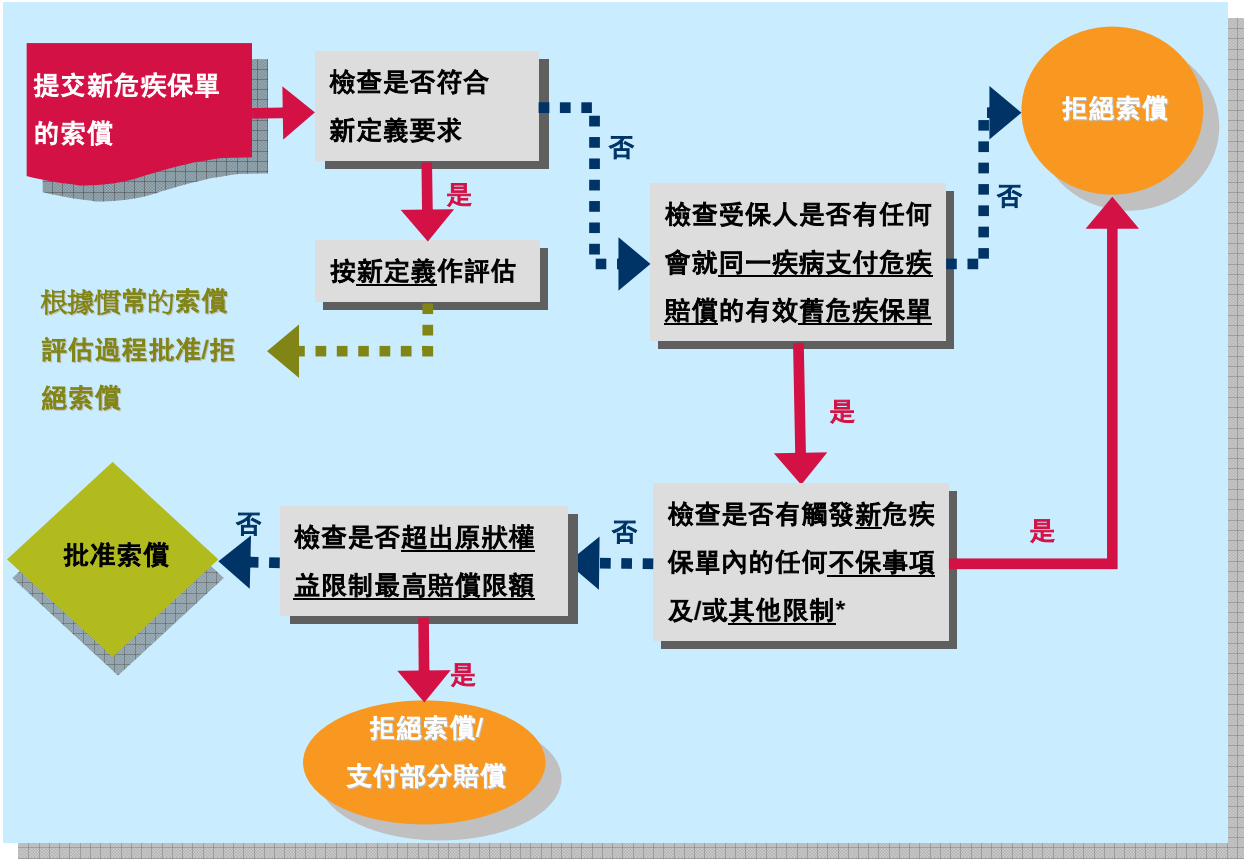
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

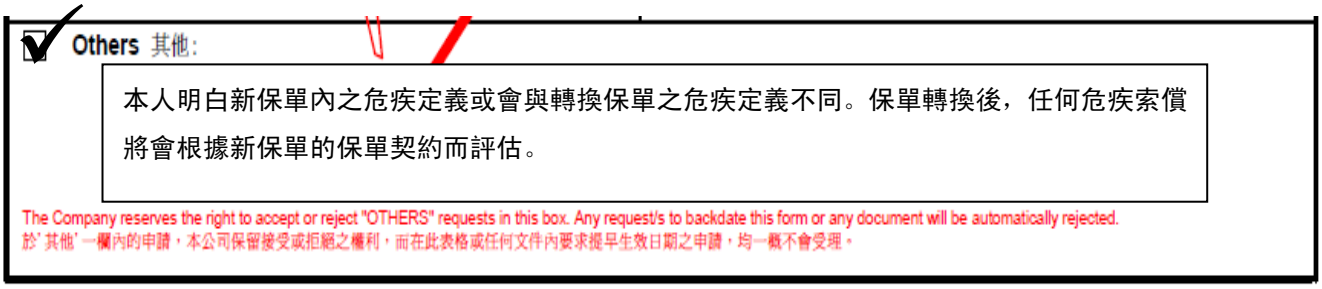
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

更改中文計劃名稱版本

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

I. 前言

癌症多重賠償成功引入到加裕智倍保（PEU）及加裕倍安保 (加強版) (PEP)。秉承 AIA 的品牌承諾幫助大家活得更健康、長久及美好，我們很高興推出此癌症多重賠償給更多已享有危疾保障客戶，從以填補他們的保障缺口並加強其癌症保障。AIA 擁有龐大的潛在客戶群，我們現擁有超過 600,000 名危疾保障客戶。

誠意推出「進添」計劃 - 癌症保障:

「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障是一份危疾保障保險計劃，特別提供癌症復發保障，直至受保人 85 歲為止，讓您和家人安心邁步未來。此計劃設計予已經持有現有危疾保障計劃的客戶投保從而加強現有危症保障。在首次危疾賠償後（**首次危疾賠償退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**），其後續的第二次及第三次癌症賠償則可填補現有危疾保障計劃的癌症保障缺口，讓您繼續獲享周全癌症保障。

重要提示：此計劃是設計予已經持有現有危疾保障計劃的客戶投保及客戶現有足夠資金應付首次危疾/身故。如客戶現沒有任何危疾保障應付首次危疾/身故，我們不可以向他們介紹此產品。

目標客戶



「進添」計劃 - 癌症保障鼓勵**現有顧客再次投保**。對已購買單次危疾保障計劃的顧客而言，他們能加強在首次診斷危疾（保障 58 種危疾）後再診斷患上癌症之癌症保障。而已購買上一代推出之多重危疾保障計劃的顧客（例如多重安心保 (MCP)、多重進泰安心保 (SCP)），與現有計劃相比，癌症多重賠償能提供兩次 3 年的癌症等候期的額外癌症保障，而 MCP 和 SCP 的癌症等候期是 5 年。

II. 「進添」計劃 - 癌症保障之五大特點

癌症多重賠償

- 提出首次受保危疾索償（58 種危症）後，在第二次及第三次索償中提供癌症保障

危疾或身故退還保費賠償

- 首次受保危疾賠償（58 種危症）或身故時**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**

提出首次危疾索償後豁免繳付保費保障

- 提出首次受保危疾索償（58 種危症）後，無須再繳付基本保單之後續保費

無索償記錄可獲退還保費

- **退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**如受保人到達 85 歲而沒有任何索償記錄

「AIA Vitality 健康程式」折扣

- 加入成為「AIA Vitality 健康程式」會員，即享首年保費 9 折

備註：在首次受保危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時，我們會退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）

III. 產品特點

以下是「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障的產品特點：

「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障	
保費繳付年期及投保年齡範圍	**保費繳付年期** **投保年齡範圍** 18 年 15 日至 65 歲 25 年 15 日至 55 歲 至 65 歲 15 日至 55 歲
紅利/分紅	不適用
個人最低投保額	**50,000 美元**
個人最高投保額	**1,000,000 美元** （不計算於現行 1,500,000 美元之個人危疾最高保額內）
抵港抵澳內地受保人	適用於「進添明珠」計劃 - 癌症保障
受保危疾數目	• **58 種危疾（首次索償）及** • **癌症多重賠償（只在第二次及第三次索償）**
保障期	• 身故退還保費賠償: 至 85 歲 • 危疾退還保費賠償: 至 85 歲^ • 癌症多重賠償: 至 85 歲，包括隨後的甲狀腺癌和前列腺癌* ^不能獨立生活只保障至受保人 65 歲 *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
身故退還保費賠償	• 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），此保障只適用於從沒有支付任何危疾賠償之保障
危疾退還保費賠償	• 我們將退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）（如在首次危疾索償確診患上 58 種保障危疾中的任何一種，包括癌症）
癌症多重賠償	• 合共 200%保額 o 包括持續、擴散、復發或新確診癌症 o 提供多達兩次的癌症保障，每次支付 100%保額賠償及最多賠償 2 次，合共總額 200%保額

IV. 主要特色

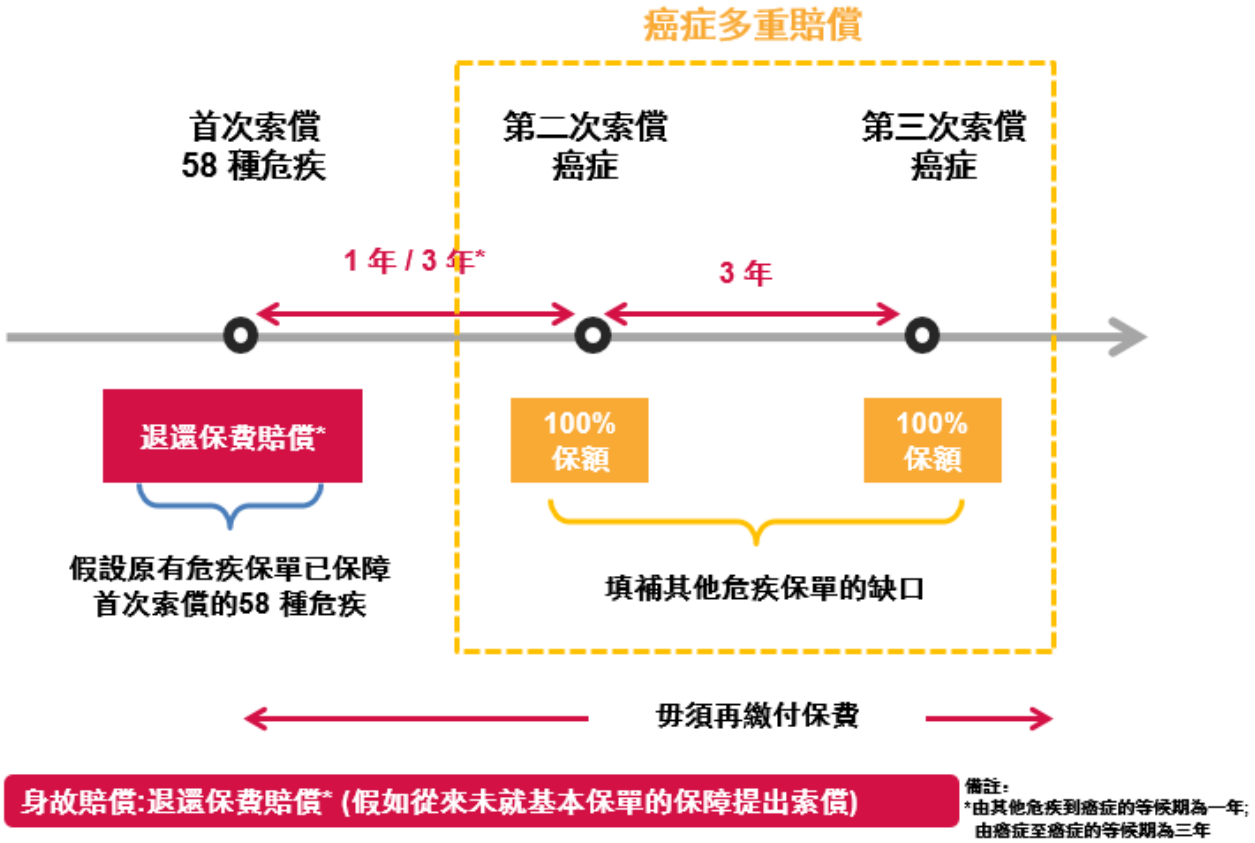
癌症多重賠償

過去多年，我們致力研發多款危疾保障產品，滿足不同顧客的需要。而市場上的危疾產品亦愈加全面。有見及此，AIA特別為已享有危疾保障的顧客特設癌症復發保障，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。

當你就保障危疾提出首次受保疾病索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

若受保人於該獲得癌症多重賠償的癌症後3年，確診原有癌症依然持續、患上相關或另一癌症，並於確診日起計生存超過15日，我們會再次支付相等於保額100%的癌症多重賠償，為抗癌路上提供經濟支援，讓受保人繼續安心接受治療。此計劃的最高賠償總額為退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）加上200%保額。

<u>癌症多重賠償的圖例</u>



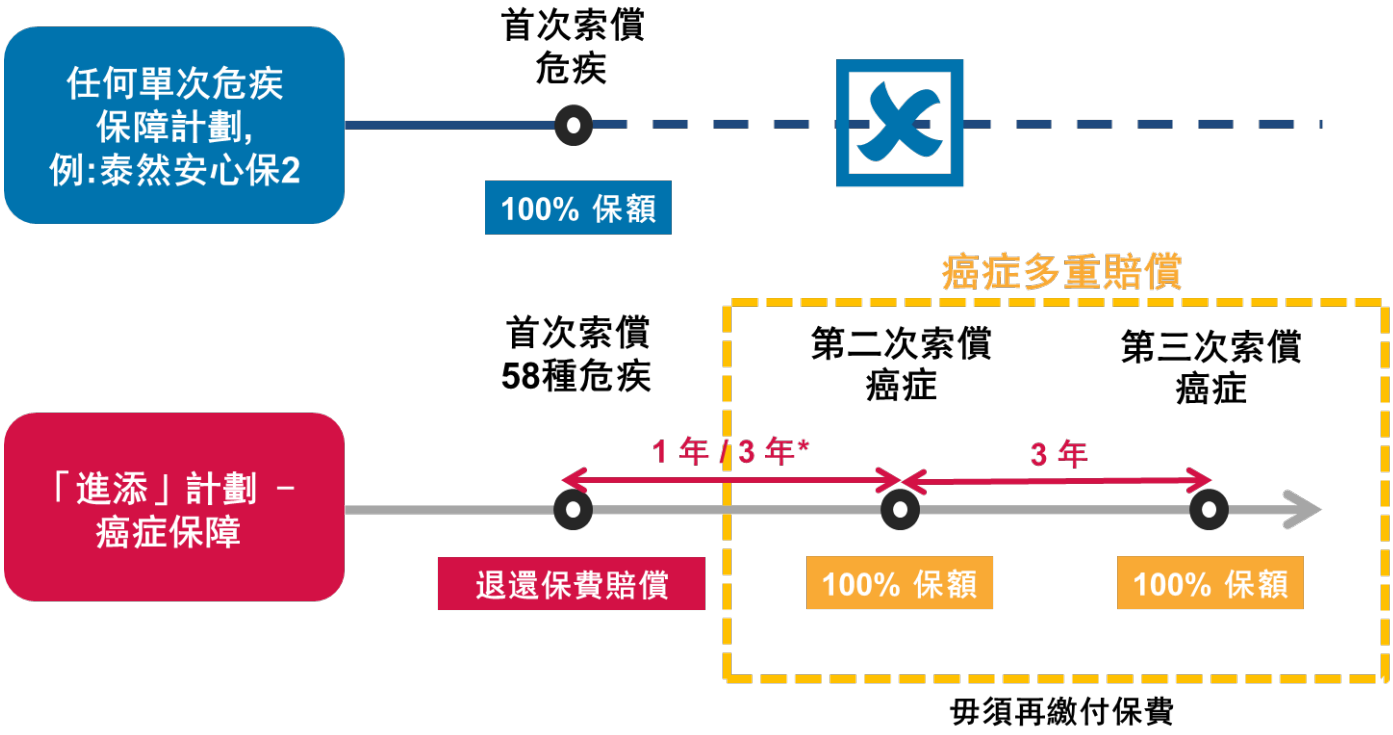
備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。

「進添」計劃 - 癌症保障補充單次危疾保障計劃

隨著癌症存活率的提升和現代醫療技術的突破，壽命的延長同時意味著癌症復發或患上另一種癌症的機會增加。市面上那些於支付首次嚴重疾病賠償後就終止的危疾保障計劃已不能滿足客戶對多重危疾保障的需求。以下的圖例說明在癌症不幸再次出現時，「進添」計劃 - 癌症保障如何為**現享有危疾保障的客戶**提供癌症保障，填補保障缺口。

在下圖中，客戶**現享有危疾保障**（例如泰然安心保2 (ECP2)，進泰安心保2(PCP2) 或受保於其他保險公司的危疾保障計劃）。當首次確診患上保障危疾，現享有的危疾保障會在作出100%保額的賠償後終止。

同時，當提出首次保障危疾索償，「進添」計劃 - 癌症保障會向受保客戶**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）**。客戶無須再就「進添」危疾保障計劃繳付保費，並可繼續獲享癌症多重賠償的保障。癌症多重賠償為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償，即使將來健康突變，仍能與家人安然面對。

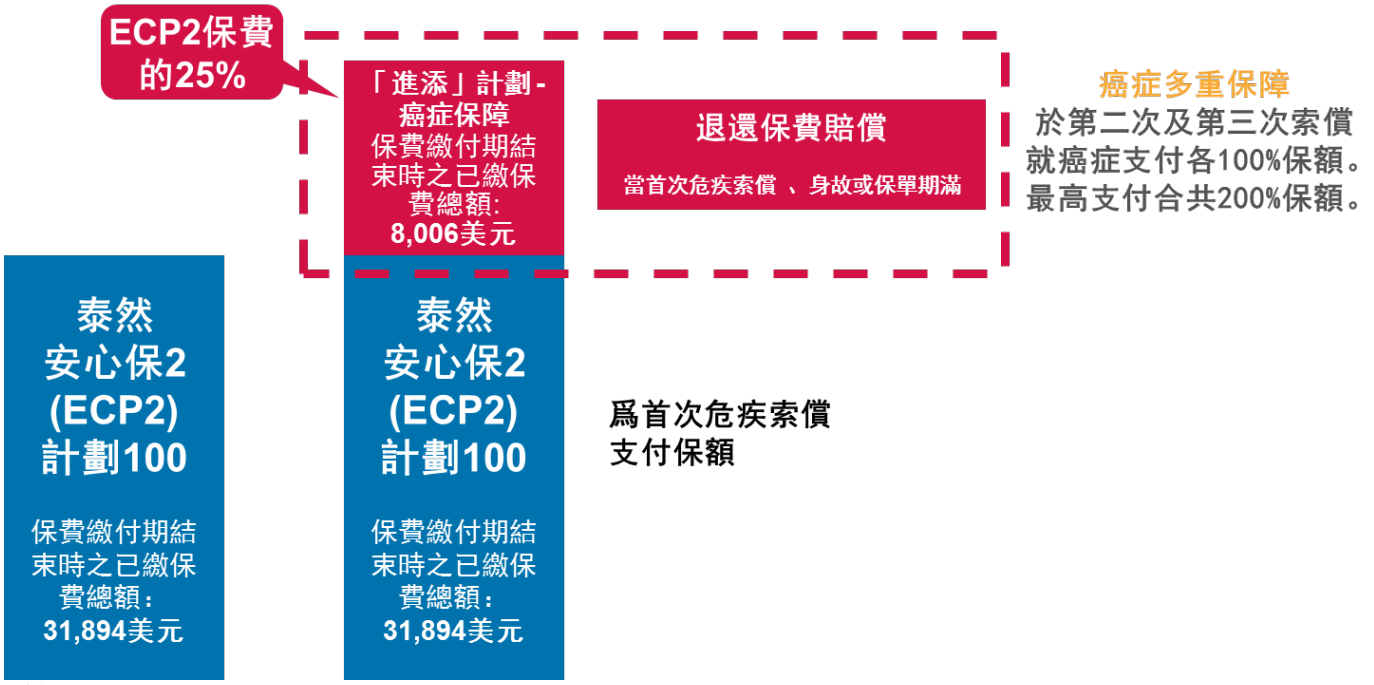


備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。

例子:

- 保單持有人及受保人: Eric (30 歲、男人、非吸煙者)
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的泰然安心保 2 （ECP2）計劃 100 保障計劃
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的「進添」計劃 - 癌症保障

根據以下的例子憑額外相等於 ECP2 計劃 100 保費的 25%*，Eric 可增加現有危疾保障之餘亦能為自己及家人多設一層保護網。「進添」計劃 – 癌症保障提供的癌症多重賠償，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。即使將來他不幸確診患上癌症，也可填補現有危疾保障留下的保障缺口。
備註： * LUP 額外保費的百分比（相當於 ECP2 計劃 100 保費的 25%）是根據保費繳付期結束時支付的總保費而計算。



備註:

- 「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。
- 當客戶就保障危疾提出首次受保索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。
- 如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

泰然安心保 2 (ECP2) 計劃 100 與「進添」計劃 - 癌症保障(LUP)之保費比較

客戶可以通過「進添」計劃 - 癌症保障加強癌症保障，並以相宜的保費填補現有危疾保障的保障缺口。

在下列的泰然安心保 2 (ECP2) 計劃 100 與「進添」計劃 - 癌症保障(LUP)之總保費比較例表中，我們假設受保人是香港非吸煙者而其投保保額為 75,000 美元。

保費繳付期為 18 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,582	2,822	22%	12,299	3,591	29%
10	16,119	3,591	22%	15,539	4,833	31%
20	21,087	4,928	23%	20,210	6,939	34%
30	28,661	7,263	25%	27,972	10,301	37%
40	41,054	11,786	29%	39,839	15,363	39%
50	60,210	21,209	35%	56,160	22,518	40%

注意:

*LUP 不提供非保證回報

保費繳付期為 25 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,975	3,000	23%	12,581	3,675	29%
10	17,119	3,975	23%	16,331	5,269	32%
20	22,913	5,363	23%	22,031	7,744	35%
30	31,894	8,006	25%	31,069	11,288	36%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	25,556	36%	67,425	27,150	40%

注意:

*LUP 不提供非保證回報

保費繳付期至 65 歲

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100 (保費繳付期為 25 年)^	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**	**ECP2 計劃 100 (保費繳付期為 25 年)^**	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**
0	12,975	5,168	40%	12,581	6,338	50%
10	17,119	6,105	36%	16,331	8,085	50%
20	22,913	7,189	31%	22,031	10,395	47%
30	31,894	9,529	30%	31,069	13,808	44%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	19,339	27%	67,425	21,116	31%

注意:

*LUP 不提供非保證回報

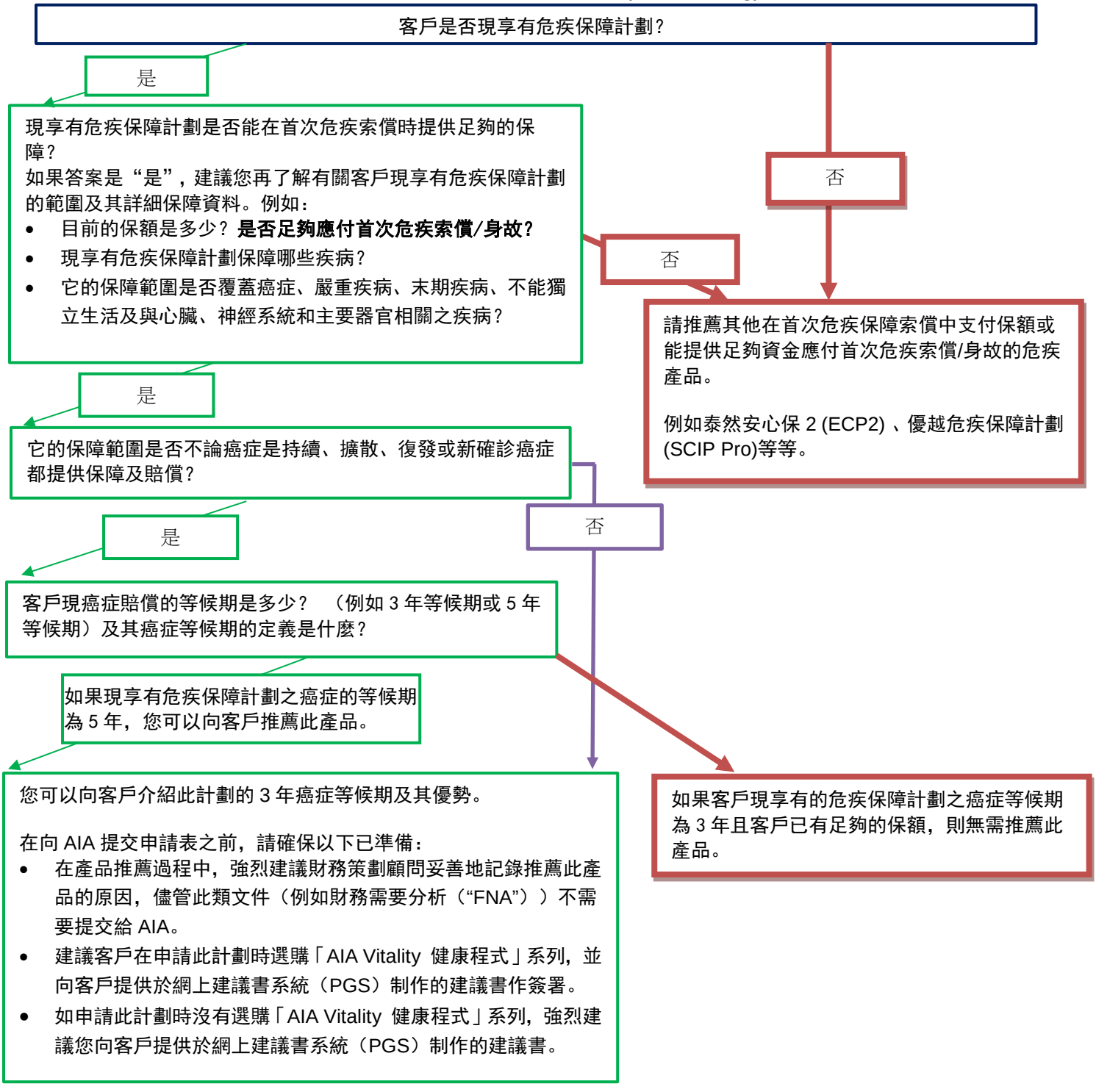
^由於 ECP2 計劃 100 保費繳付期不設保費繳付期至 65 歲，所以使用 ECP2 計劃 100 保費繳付期為 25 年的保費作比較。

ECP2 計劃 100 支付 100%保額（即 75,000 美元）而 LUP 會在首次保障危疾賠償退回相等於**扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。**ECP2 計劃 100 會在支付 100%保額後終止而 LUP 會繼後為第二次和第三次索償提供癌症保障。

銷售流程

在銷售流程中，需讓客戶清楚地了解他們的保障需求及「進添」計劃 - 癌症保障的主要特色，**在首次保障危疾索償時退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）；**而**在第二次及第三次的癌症索償時**，藉著癌症多重賠償，**分別每次支付 100%保額**的癌症多重賠償。

以下是在與您的客戶推薦此產品之前的建議實情調查過程(fact- finding)：



重要提示：投保申請流程，核保流程，新客戶之歡迎信及隨機售後跟進電話

投保申請流程

- 通過實情調查過程，您需要確保您的客戶有**足夠資金應付首次危疾索償/身故**及適合購買「進添」計劃 – 癌症保障。然後，您可為客戶提交投保申請。
- 在投保申請流程中，我們將要求申請人聲明他/她是否現已經持有危疾保障計劃及目前的保額（如適用）。

核保流程

- 提交投保申請後，我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。
- 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
- 所有投保申請都需要通過正常的醫療核保，我們將核保 58 個保障危疾。取決於核保後之決定，任何額外附加保費或不保事項有可能應用於受保人。

保單繕發隨附之新客戶之歡迎信

在新客戶之歡迎信中，我們將再次提醒保單持有人以下「進添」計劃 - 癌症保障的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

保單繕發後與保單冷靜期日屆滿前之隨機售後跟進電話

我們將隨機致電保單持有人進行售後確認及再次提醒保單持有人「進添」計劃 - 癌症保障的以下主要特點。

所有售後跟進電話將在保單冷靜期日屆滿前進行。如所選的保單持有人提供"不肯定"的回復，AIA 將通知財務策劃顧問與客戶澄清（遵循現有的售後跟進電話流程）。

備註：「進添」計劃 - 癌症保障的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

V. 常見問題

1.	**假設客戶與另一家保險公司購買了首個危疾保障。 由於 AIA 和其他保險公司保障疾病的數量和定義不同，如果首個確診危疾在其他保險公司得到索償而不是 AIA，該怎麼辦？** 我們相信 AIA 的危疾保障覆蓋範圍和定義緊密與市場對齊。如果首個危疾索償不符合保障危疾之定義，AIA 則不會支付任何索償。客戶需要等待第二個危疾索償，而該索償符合保障危疾之定義，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**。其後，當客戶被診斷患有癌症並符合相關索償條件時，我們會支付 100%保額的癌症多重賠償給他/她。
2.	**如都購買「進添」計劃 - 癌症保障，客戶現有危疾保障計劃的癌症等候期（例如，MCP2 之 5 年癌症等候期）會否縮短至 3 年？** 不會。兩份不同危疾保障計劃的癌症等候期將分開管理，並且互不影響。
3.	**如都通過選購「AIA Vitality 健康程式」而獲得保費折扣，將如何計算退還保費賠償？** 退還保費賠償將根據扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。
4.	**我是否可以向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦「進添」計劃 - 癌症保障？** 不可以。您不能向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦此產品。 在核保過程中，我們將核實申請人現是否在 AIA 或其他保險公司享有任何危疾保障計劃。 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
5.	**「進添」計劃 - 癌症保障的保障範圍是否保障早期危疾之原位癌及早期惡性腫瘤？** 否，「進添」計劃 - 癌症保障的保障範圍不涵蓋原位癌、早期惡性腫瘤及其他早期危疾。
6.	**如果客戶想購買「進添」計劃 - 癌症保障，他/她必須現享有危疾保障計劃及現有足夠資金應付首次危疾索償/身故。就此而言，危疾保障計劃是指什麼？** 危疾保障計劃是指當受保人確診患上保障危疾時其危疾保障計劃會支付一筆過的賠償。

VI. 保單契約 – 輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」(請參閱下頁)。此文件主要是引導瞭解保單契約的重要事項，並清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

此文件旨在引導瞭解此產品保障的主要事項 (包括限制範圍、主要的保單條款及條件和不保事項)，並不會列載詳細的保障。因此，此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

第一部份：基本定義

1. 此計劃包括甚麼疾病?

此計劃包括在「基本定義」下所指明及訂立的 58 種危疾。

詳情請參閱保單契約：
- **「基本定義」 – 「危疾」**

2. 是否於保單生效時便立即可享有受保疾病的保障?

保單只保障於保單的繕發日期或最近期之生效日期（以較後者為準）起計 90 日後才開始出現受保疾病之徵狀或病徵(即有 90 日的等候期)。

詳情請參閱保單契約：
- **「基本定義」 – 「危疾」**

第二部份：利益條文

3. 此計劃有沒有提供任何身故賠償?

有。我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**作為身故賠償。已付基本保費總和可因任何以批註形式作出保額的更改或因任何健康計劃或其他情況所提供的保費折扣而有所更改。

詳情請參閱保單契約：
- **「基本定義」– 「已付基本保費總和」及「保額」**
- **「利益條文」– 「身故退還保費賠償」**
- **「一般條文」– 「支付賠償」**

4. 我可以就每種受保疾病獲得多少賠償?

若被診斷罹患任何一項保障危疾，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**，並受限於，就末期疾病及不能獨立生活的索償而言，相關之該疾病或殘廢不可符合任何其他危疾的定義。

當作出首次危疾退還保費賠償後，我們將豁免此基本保單應繳付之結餘保費。受保人會繼續獲享癌症多重賠償。有關癌症多重賠償之詳細信息，請參閱 Q6。

詳情請參閱保單契約：
- **「基本定義」– 「危疾」**
- **「利益條文」– 「危疾退還保費賠償」及「危疾豁免繳付保費」**

5. 我會否得到終身的保障?

不會。在保單生效期間，你會受保於此保單的身故保障、危疾保障^及癌症多重賠償*至 85 歲。

^「不能獨立生活」的保障會在 65 歲終止。詳情請參閱基本保單。

*若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。

詳情請參閱保單契約：
- **「利益條文」–** **「保單終止」**

6. 甚麼是癌症多重賠償?

癌症多重賠償會為癌症持續、擴散、復發或新確診癌症提供多達兩次的額外癌症賠償，每次賠償為高達原有保額的100%。

癌症多重賠償有以下的限制：
- 緊接之對上一次癌症及下一次癌症的診斷日期需相隔 3 年；而緊接之對上一次疾病及下一次癌症的診斷日期需相隔 1 年
- 受保人需在下一次癌症診斷日期後仍然生存最少 15 天
- 此保障最多就下一次癌症賠償兩次

詳情請參閱保單契約：
- **「基本定義」–** **「緊接之對上一次癌症」、「下一次癌症」、「緊接之對上一次疾病」**
- **「利益條文」–** **「癌症多重賠償」**

7. 保單有甚麼不保事項?

除了身故退還保費賠償之**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**外，就此保單，我們不會保障由下列任何一項引致的任何事故：
- 投保前或保單繕發後 90 日內首次出現徵狀或病徵的疾病或因此而引致的手術；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的暴發性病毒性肝炎或癌病；
- 自致之傷害；及
- 任何於保單之繕發前已存在的身體或精神狀況所導致的任何疾病，而此等狀況並沒有在投保申請書或健康聲明內透露。

詳情請參閱保單契約：
- **「利益條文」–** **「不保事項」**

第三部份：一般條文

8. 若在投保時誤報受保人的吸煙習慣，會有什麼後果？

吸煙習慣是計算保費的重要因素之一，所以必需在投保時申報，否則，本公司可使此保單無效。

詳情請參閱保單契約：

- **「一般條文」-** **「吸煙習慣」**

9. 若在投保時誤報年齡及性別，會有什麼後果？

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：

- **「一般條文」-** **「誤報年齡及／或性別」**

10. 保單會在什麼情況下會終止？

如以下任何情況發生，我們將會取消你的保單，而受保人將失去保障：

- 受保人身故；
- 於保費到期日後 31 日內仍未繳交保費；
- 在保單期滿日期;或
- 保單持有人退保。

詳情請參閱保單契約：

- **「一般條文」-** **「保單終止」**
- **「基本定義」-** **「期滿日期/期滿日」**

附錄一: 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>銷售日期</td><td colspan="3">2018 年 11 月 26 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障 - 限期繳費危疾保險提供癌症多重賠償及在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時退還保費賠償
• 保障 58 種危疾及癌症多重賠償
• 在癌症多重賠償內提供額外兩次的癌症賠償
• 提供「AIA Vitality 健康程式」及保費折扣
• 在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時, 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
• 明珠版本是專為抵港抵澳內地人士而設 – 其利益是跟「進添」計劃 - 癌症保障一樣而保費率是不同（包括內地受保人之國藉評級額外保費）。抵港抵澳內地人士只可購買明珠版。</td></tr>
<tr><td rowspan="8">計劃編號</td><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」計劃 - 癌症保障</td><td>「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18NN5</td><td>CIB18NN5</td></tr>
<tr><td>25年</td><td>CIA25NN5</td><td>CIB25NN5</td></tr>
<tr><td>至65歲</td><td>CIA65NN5</td><td>CIB65NN5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」計劃 - 癌症保障</td><td>「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18SN5</td><td>CIB18SN5</td></tr>
<tr><td>25年</td><td>CIA25SN5</td><td>CIB25SN5</td></tr>
<tr><td>至65歲</td><td>CIA65SN5</td><td>CIB65SN5</td></tr>
</table>

A. 利益

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障
1.保障期	身故退還保費賠償：至 85 歲* 危疾退還保費賠償：至 85 歲 [1] 癌症多重賠償：至 85 歲* *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
2.身故退還保費賠償	身故退還保費賠償 • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），唯就此保單下沒有作出任何其他索償
3.危疾退還保費賠償 [2]	危疾退還保費賠償（確診患上 58 種保障危疾之一） • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
4.豁免繳付保費保障	當作出首次危疾退還保費賠償後 （即退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）），我們將豁免此基本保單應繳付之結餘保費。當受保人因危疾而獲豁免基本計劃保費時，附加契約不會因此而終止（及仍需繼續繳交附加契約保費）。
5. 癌症多重賠償	當作出首次保障危疾賠償之退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）之後，其後確診癌症 [3, 4]，在該確診日期後仍然生存最少 15 天，我們將支付： 保額的 100% (最多支付兩次)[5] 如首次索償為癌症，癌症多重賠償會於癌症確診後 3 年生效，為不論是癌症持續、擴散、復發或新確診癌症提供保障。 如首次索償為癌症以外的嚴重疾病，等候期則為 1 年。 此保障會在受保人到達 85 歲時終止。

[1] 不能獨立生活只保障至受保人 65 歲

[2] 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

[3] 包括但不限於：i) 緊接之對上一次癌症的延續；ii) 與緊接之對上一次癌症相關之癌症；或 iii) 與緊接之對上一次癌症不相關之新癌症。

[4] 若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。其他癌症保障至 85 歲。

[5] 保額是指於保單資料頁內列明為「保額」的金額，亦是計算癌症多重賠償的依據

<table>
<tr><th></th><th>「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</th></tr>
<tr><td>6. 現金惠益</td><td>若保單期滿、持有人將此保單退保或保單失效，在沒有就此保單作出任何索償的情況下，將根據下表支付相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的已繳保費總額的相對百分比金額（不包括額外附加保費及利息）：
<table>
<tr><th>已完結之保單年度</th><th>已繳保費總和之回贈百分比</th></tr>
<tr><td>0-2</td><td>0%</td></tr>
<tr><td>3-5</td><td>20%</td></tr>
<tr><td>6-17</td><td>25%</td></tr>
<tr><td>18-24</td><td>35%</td></tr>
<tr><td>25 或以上</td><td>50%</td></tr>
<tr><td>保單期滿
（即受保人 85 歲生日之後的首個保單周年日）</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>7. 自殺及誤報年齡、性別、 吸煙狀況、慣常居住地 / 國籍</td><td>• 自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。
• 誤報年齡及性別：跟隨現行傳統壽險之規則。
• 誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。</td></tr>
</table>

B. 保費

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障
1. 保費形式	保費並非保證但不會按年齡增加而遞增
2. 保費繳付期	18 年 / 25 年/ 至 65 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 (詳見附錄三之保費率表)
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳
5. 大額折扣	不適用
6. 健康生活折扣	不適用

C. 產品細節

	「進添」計劃 – 癌症保障/「進添明珠」計劃 – 癌症保障		
1. 投保年齡	**保費繳付年期** 18 年 25 年 至 65 歲	**投保年齡範圍** 15 日 – 65 歲 15 日 – 55 歲 15 日 – 55 歲	
2. 最低投保額	50,000 美元		
3. 最高投保額 (以每名受保人計)	1,000,000 美元 （不計算於現行 1,500,000 美元之個人危疾最高保額內）		
4. 銷售地點	香港 / 澳門		
5. 貨幣	美元 (US$)		
6. 附加契約	不適用		
7. 計劃類別	傳統壽險		
8. 保單契約及保單契約頁碼	新中文計劃名稱	**「進添」計劃 - 癌症保障**	**「進添明珠」計劃 - 癌症保障**
	基本計劃	DCGE	DCGF
	不保事項批註	BNAM	BNAM
	中華人民共和國批註	不適用	BMBN
	舊中文計劃名稱	**「進添」癌症保障計劃**	**「進添明珠」癌症保障計劃**
	基本計劃名稱更改批註 #	BDBX	BDBY
	基本計劃	DCEX	DCEY
	不保事項批註	BNAL	BNAL
	中華人民共和國批註	不適用	BMBL
	#只適用於中文版保單契約		

D. 核保規則

<table>
<tr><th></th><th>「進添」計劃 – 癌症保障/「進添明珠」計劃 – 癌症保障</th></tr>
<tr><td>1. 體檢要求</td><td>• 只核保50%的保額
• 跟隨現行人壽及危疾保障之合共要求。
• 當受保人以非吸煙者優惠保費申請保單,而又同時需進行例行或額外顯微鏡尿液分析(MU),才需要進行尼古丁尿液測試(Cotinine Test) 。</td></tr>
<tr><td>2. 財務核保要求</td><td>• 只核保50%的保額
• 跟隨現行危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
危疾：
<table>
<tr><th>年齡</th><th>年薪倍數</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>
</td></tr>
<tr><td>3. 體檢評級</td><td>• 人壽部分不設附加保費
• 危疾保障部分MR“A”至“F” 評級
• 如果危疾保障部分之評級大於 “F”申請將不獲批核</td></tr>
<tr><td>4. 職業評級</td><td>• 參閱現行職業風險評級表中危疾保障之評級。</td></tr>
<tr><td>5. 國籍評級</td><td>• 參閱現行國籍風險評級表中危疾保障之評級, 如危疾保障不獲批准, 將不能申請此基本計劃。
• 內地受保人只可以投保明珠版本。</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>壽險投保申請書：
香港：
壽險及人身意外保險投保申請書- OPUAIF00
澳門：
壽險及人身意外保險投保申請書- OPMCUF13</td></tr>
<tr><td>8. VIP Club</td><td>計算入 VIP Club 的保費：
18 年、 25 年及至 65 歲繳付年期 – 100%</td></tr>
<tr><td>9. 非標準保費折扣優惠</td><td>不適用</td></tr>
<tr><td>10. 要員保險 / 替代</td><td>不適用</td></tr>
<tr><td>11. 其他要求：</td><td>此產品只可售予已有危疾保障的客戶。我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。</td></tr>
</table>

E. 保戶服務行政指引

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障
1. 更改保額	不適用
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 可以 Redating
3. 申請減價 (Appeal Loading)	跟隨現行規則
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。 • 轉換後，保單下之現金價值亦會因保費變更而相應更改。
5. 更改基本計劃	不適用
6. 自定期保險轉入	不適用
7. 更改繳付保費方法	跟隨現行規則
8. 信託保單 (只適用於兒童保單)	並非信託保單。保單之權益不會在受保人年滿 18 歲時自動轉移給受保人。

F. 佣金

<table>
<tr><th></th><th colspan="4">「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</th></tr>
<tr><td rowspan="16">1. 佣金</td><td rowspan="2">保費繳付年期</td><td colspan="3">保單年期</td></tr>
<tr><td>第 1 年</td><td>第 2 年</td><td>第 3 年至 6 年</td></tr>
<tr><td>18 年</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25 年</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>至 65 歲</td><td></td><td></td><td></td></tr>
<tr><td>投保年齡</td><td></td><td></td><td></td></tr>
<tr><td>0-45</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>46</td><td>52%</td><td>10%</td><td>3%</td></tr>
<tr><td>47</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>48</td><td>46%</td><td>10%</td><td>3%</td></tr>
<tr><td>49</td><td>42%</td><td>10%</td><td>3%</td></tr>
<tr><td>50</td><td>39%</td><td>10%</td><td>3%</td></tr>
<tr><td>51</td><td>37%</td><td>9%</td><td>3%</td></tr>
<tr><td>52</td><td>35%</td><td>8%</td><td>3%</td></tr>
<tr><td>53</td><td>33%</td><td>7%</td><td>3%</td></tr>
<tr><td>54</td><td>31%</td><td>6%</td><td>3%</td></tr>
<tr><td>55</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">不適用</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">適用</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">適用第 7 個及之後的保單年度

<table><tr><th colspan="2">基本計劃</th></tr><tr><td>保單年期</td><td></td></tr><tr><td>7th – 10th</td><td>3%</td></tr><tr><td>11th – 15th</td><td>1.5%</td></tr><tr><td>其後</td><td>3%</td></tr></table></td></tr>
<tr><td>6. 附加契約</td><td colspan="4">不適用</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">首年保費 100%</td></tr>
<tr><td>8. 上板數 (Production Count)</td><td colspan="4">• FYP 及 FYC 計算入 Life 的方法跟隨現有做法。
• FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比
  • 「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障: 100%</td></tr>
<tr><td>9. 保單數目 (Case Count)</td><td colspan="4">每張「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障保單會計 1 個Life Case Count。</td></tr>
<tr><td rowspan="2">10. FYC Adjustment</td><td></td><td colspan="3">「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>Regular Premium – A&H – CI (Group 4)</td><td colspan="3">100%</td></tr>
</table>

G. 其他

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障	
1. 保單建議書系統 (PGS)	適用於以下版本： • 建議書系統PGS 2014網上版 (PGS 17.1) • 建議書系統PGS 2014 iPad離線版(PSG 17.1) • 建議書系統PGS 2014 視窗離線版 (PGS 17.1)	
2. 產品簡介編號	**「進添」計劃 - 癌症保障**	**「進添明珠」計劃 - 癌症保障**
- 英文	PTA999439	PTA999730
- 繁體中文	PTA999440	PTA999731
- 簡體中文	不適用	PTA999441

附錄二: 財務需要分析表格之配對

Appendix 2: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 **Question**			**「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	為醫療需要作準備 (例如：危疾、住院等） Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	✓
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	
		6-10years 年	
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product

✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 **Question**		**「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	
	1-5 years 年	
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	**No**
	共同匯報標準 Common Report Standard	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

Remark：The product which is waived on FNA
備註：FNA 豁免產品

附錄三: 保費率表 Appendix 3: Premium Rate Table

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.09	2.09
1	2.13	2.13
2	2.17	2.17
3	2.22	2.22
4	2.27	2.27
5	2.32	2.32
6	2.38	2.38
7	2.45	2.45
8	2.51	2.51
9	2.59	2.59
10	2.66	2.66
11	2.74	2.74
12	2.82	2.82
13	2.91	2.91
14	3.00	3.00
15	3.09	3.09
16	3.19	5.08
17	3.30	5.21
18	3.41	5.37
19	3.53	5.54
20	3.65	5.74
21	3.78	5.97
22	3.92	6.21
23	4.06	6.49
24	4.22	6.79
25	4.38	7.11
26	4.56	7.47
27	4.75	7.86
28	4.94	8.27
29	5.15	8.71
30	5.38	9.19
31	5.62	9.69
32	5.88	10.24
33	6.15	10.82
34	6.45	11.44
35	6.76	12.11
36	7.10	12.82
37	7.47	13.59
38	7.86	14.43
39	8.28	15.31
40	8.73	16.21
41	9.22	17.11
42	9.74	18.04
43	10.30	19.01
44	10.91	20.11
45	11.57	21.40
46	12.28	22.91
47	13.04	24.54
48	13.86	26.22
49	14.75	27.95
50	15.71	29.81
51	16.74	32.23
52	17.86	35.33
53	19.07	39.58
54	20.37	45.48
55	21.77	53.09
56	23.29	62.09
57	24.92	71.59
58	26.68	81.60
59	28.58	91.15
60	30.62	99.45
61	31.75	103.79
62	32.90	106.05
63	34.05	107.17
64	35.20	108.21
65	36.35	109.19

只適用於 18 年繳付期
For 18-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.60	1.60
1	1.64	1.64
2	1.68	1.68
3	1.73	1.73
4	1.78	1.78
5	1.83	1.83
6	1.89	1.89
7	1.94	1.94
8	2.00	2.00
9	2.06	2.06
10	2.12	2.12
11	2.18	2.18
12	2.24	2.24
13	2.31	2.31
14	2.38	2.38
15	2.45	2.45
16	2.52	4.02
17	2.60	4.10
18	2.68	4.20
19	2.77	4.31
20	2.86	4.45
21	2.96	4.61
22	3.07	4.80
23	3.18	5.02
24	3.30	5.26
25	3.44	5.53
26	3.58	5.82
27	3.73	6.15
28	3.90	6.50
29	4.08	6.84
30	4.27	7.16
31	4.48	7.42
32	4.70	7.76
33	4.94	8.17
34	5.20	8.66
35	5.49	9.19
36	5.79	9.76
37	6.11	10.37
38	6.46	11.03
39	6.84	11.74
40	7.25	12.52
41	7.69	13.38
42	8.16	14.33
43	8.68	15.36
44	9.23	16.49
45	9.83	17.73
46	10.47	19.09
47	11.17	20.59
48	11.93	22.24
49	12.74	24.05
50	13.63	26.06
51	14.59	28.26
52	15.63	30.69
53	16.76	33.37
54	17.98	36.22
55	19.31	39.35

只適用於 25 年繳付期
For 25-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.06	1.06
1	1.10	1.10
2	1.13	1.13
3	1.16	1.16
4	1.20	1.20
5	1.24	1.24
6	1.29	1.29
7	1.33	1.33
8	1.38	1.38
9	1.43	1.43
10	1.48	1.48
11	1.53	1.53
12	1.58	1.58
13	1.64	1.64
14	1.70	1.70
15	1.76	1.76
16	1.82	2.33
17	1.89	2.56
18	1.97	2.80
19	2.05	3.05
20	2.13	3.31
21	2.24	3.56
22	2.34	3.82
23	2.46	4.08
24	2.59	4.35
25	2.72	4.61
26	2.88	4.89
27	3.04	5.17
28	3.22	5.45
29	3.41	5.76
30	3.63	6.10
31	3.86	6.50
32	4.11	6.94
33	4.39	7.42
34	4.69	7.95
35	5.03	8.53
36	5.39	9.17
37	5.79	9.89
38	6.23	10.68
39	6.71	11.57
40	7.25	12.52
41	7.84	13.78
42	8.50	15.13
43	9.23	16.65
44	10.03	18.37
45	10.93	20.29
46	11.93	22.43
47	13.04	24.54
48	14.28	27.30
49	15.65	30.40
50	17.19	33.98
51	18.89	37.71
52	20.79	42.56
53	22.90	49.28
54	25.25	58.79
55	27.86	71.67

只適用於繳付期至 65 歲
For pay to- age 65

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.66	2.66
1	2.70	2.70
2	2.75	2.75
3	2.82	2.82
4	2.91	2.91
5	3.00	3.00
6	3.10	3.10
7	3.22	3.22
8	3.33	3.33
9	3.45	3.45
10	3.58	3.58
11	3.71	3.71
12	3.85	3.85
13	3.99	3.99
14	4.13	4.13
15	4.28	4.28
16	4.44	6.32
17	4.60	6.52
18	4.77	6.74
19	4.95	6.99
20	5.14	7.26
21	5.34	7.56
22	5.55	7.89
23	5.76	8.24
24	5.99	8.63
25	6.24	9.04
26	6.49	9.47
27	6.76	9.94
28	7.03	10.43
29	7.33	10.94
30	7.63	11.48
31	7.95	12.04
32	8.28	12.62
33	8.62	13.23
34	8.98	13.85
35	9.35	14.50
36	9.73	15.16
37	10.12	15.84
38	10.53	16.55
39	10.95	17.27
40	11.38	18.01
41	11.83	18.77
42	12.29	19.56
43	12.76	20.37
44	13.26	21.21
45	13.77	22.08
46	14.30	22.98
47	14.85	23.92
48	15.43	24.89
49	16.04	25.92
50	16.68	27.00
51	17.36	28.14
52	18.08	29.34
53	18.85	30.62
54	19.67	31.99
55	20.56	33.45
56	21.52	35.01
57	22.56	36.69
58	23.70	38.50
59	24.94	40.46
60	26.30	42.57
61	27.72	43.94
62	29.24	45.27
63	30.76	46.60
64	32.28	47.93
65	33.80	49.26

只適用於 18 年繳付期
For 18-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.96	1.96
1	2.02	2.02
2	2.08	2.08
3	2.14	2.14
4	2.20	2.20
5	2.26	2.26
6	2.28	2.28
7	2.41	2.41
8	2.54	2.54
9	2.67	2.67
10	2.81	2.81
11	2.95	2.95
12	3.08	3.08
13	3.21	3.21
14	3.34	3.34
15	3.47	3.47
16	3.60	5.64
17	3.73	5.77
18	3.86	5.93
19	3.99	6.10
20	4.13	6.30
21	4.27	6.52
22	4.42	6.77
23	4.58	7.04
24	4.75	7.34
25	4.93	7.67
26	5.12	8.03
27	5.32	8.41
28	5.54	8.82
29	5.77	9.26
30	6.02	9.73
31	6.28	10.22
32	6.56	10.74
33	6.86	11.29
34	7.17	11.86
35	7.50	12.46
36	7.84	13.08
37	8.20	13.73
38	8.57	14.40
39	8.96	15.10
40	9.37	15.83
41	9.79	16.59
42	10.23	17.37
43	10.69	18.18
44	11.16	19.03
45	11.65	19.92
46	12.16	20.84
47	12.70	21.80
48	13.26	22.80
49	13.85	23.86
50	14.48	24.97
51	15.14	26.14
52	15.86	27.37
53	16.62	28.68
54	17.44	30.07
55	18.34	31.54

只適用於 25 年繳付期
For 25-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.30	1.30
1	1.34	1.34
2	1.38	1.38
3	1.43	1.43
4	1.47	1.47
5	1.52	1.52
6	1.55	1.55
7	1.65	1.65
8	1.75	1.75
9	1.85	1.85
10	1.96	1.96
11	2.06	2.06
12	2.17	2.17
13	2.27	2.27
14	2.38	2.38
15	2.49	2.49
16	2.60	3.41
17	2.72	3.77
18	2.83	4.16
19	2.95	4.57
20	3.08	5.00
21	3.25	5.38
22	3.41	5.77
23	3.59	6.16
24	3.78	6.55
25	3.98	6.93
26	4.20	7.30
27	4.44	7.67
28	4.69	8.03
29	4.96	8.38
30	5.26	8.72
31	5.56	9.29
32	5.89	9.87
33	6.24	10.48
34	6.60	11.11
35	7.00	11.77
36	7.41	12.48
37	7.85	13.22
38	8.32	14.02
39	8.83	14.88
40	9.37	15.83
41	9.96	16.67
42	10.59	17.60
43	11.29	18.62
44	12.05	19.75
45	12.89	21.00
46	13.82	22.38
47	14.85	23.92
48	16.01	25.63
49	17.30	27.52
50	18.77	29.61
51	20.41	32.01
52	22.28	34.78
53	24.39	38.01
54	26.77	41.83
55	29.48	46.41

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.61	2.61
1	2.66	2.66
2	2.71	2.71
3	2.78	2.78
4	2.84	2.84
5	2.90	2.90
6	2.98	2.98
7	3.06	3.06
8	3.14	3.14
9	3.24	3.24
10	3.33	3.33
11	3.43	3.43
12	3.53	3.53
13	3.64	3.64
14	3.75	3.75
15	3.86	3.86
16	3.99	6.35
17	4.13	6.51
18	4.26	6.71
19	4.41	6.93
20	4.56	7.18
21	4.73	7.46
22	4.90	7.76
23	5.08	8.11
24	5.28	8.49
25	5.48	8.89
26	5.70	9.34
27	5.94	9.83
28	6.18	10.34
29	6.44	10.89
30	6.73	11.49
31	7.03	12.11
32	7.35	12.80
33	7.69	13.53
34	8.06	14.30
35	8.45	15.14
36	8.88	16.03
37	9.34	16.99
38	9.83	18.04
39	10.35	19.14
40	10.91	20.26
41	11.53	21.39
42	12.18	22.55
43	12.88	23.76
44	13.64	25.14
45	14.46	26.75
46	15.35	28.64
47	16.30	30.68
48	17.33	32.78
49	18.44	34.94
50	19.64	37.26
51	20.93	40.29
52	22.33	44.16
53	23.84	49.48
54	25.46	56.85
55	27.21	66.36
56	29.11	77.61
57	31.15	89.49
58	33.35	102.00
59	35.73	113.94
60	38.28	124.31
61	39.69	129.74
62	41.13	132.56
63	42.56	133.96
64	44.00	135.26
65	45.44	136.49

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.00	2.00
1	2.05	2.05
2	2.10	2.10
3	2.16	2.16
4	2.23	2.23
5	2.29	2.29
6	2.36	2.36
7	2.43	2.43
8	2.50	2.50
9	2.58	2.58
10	2.65	2.65
11	2.73	2.73
12	2.80	2.80
13	2.89	2.89
14	2.98	2.98
15	3.06	3.06
16	3.15	5.03
17	3.25	5.13
18	3.35	5.25
19	3.46	5.39
20	3.58	5.56
21	3.70	5.76
22	3.84	6.00
23	3.98	6.28
24	4.13	6.58
25	4.30	6.91
26	4.48	7.28
27	4.66	7.69
28	4.88	8.13
29	5.10	8.55
30	5.34	8.95
31	5.60	9.28
32	5.88	9.70
33	6.18	10.21
34	6.50	10.83
35	6.86	11.49
36	7.24	12.20
37	7.64	12.96
38	8.08	13.79
39	8.55	14.68
40	9.06	15.65
41	9.61	16.73
42	10.20	17.91
43	10.85	19.20
44	11.54	20.61
45	12.29	22.16
46	13.09	23.86
47	13.96	25.74
48	14.91	27.80
49	15.93	30.06
50	17.04	32.58
51	18.24	35.33
52	19.54	38.36
53	20.95	41.71
54	22.48	45.28
55	24.14	49.19

只適用於 25 年繳付期
For 25-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.33	1.33
1	1.38	1.38
2	1.41	1.41
3	1.45	1.45
4	1.50	1.50
5	1.55	1.55
6	1.61	1.61
7	1.66	1.66
8	1.73	1.73
9	1.79	1.79
10	1.85	1.85
11	1.91	1.91
12	1.98	1.98
13	2.05	2.05
14	2.13	2.13
15	2.20	2.20
16	2.28	2.91
17	2.36	3.20
18	2.46	3.50
19	2.56	3.81
20	2.66	4.14
21	2.80	4.45
22	2.93	4.78
23	3.08	5.10
24	3.24	5.44
25	3.40	5.76
26	3.60	6.11
27	3.80	6.46
28	4.03	6.81
29	4.26	7.20
30	4.54	7.63
31	4.83	8.13
32	5.14	8.68
33	5.49	9.28
34	5.86	9.94
35	6.29	10.66
36	6.74	11.46
37	7.24	12.36
38	7.79	13.35
39	8.39	14.46
40	9.06	15.65
41	9.80	17.23
42	10.63	18.91
43	11.54	20.81
44	12.54	22.96
45	13.66	25.36
46	14.91	28.04
47	16.30	30.68
48	17.85	34.13
49	19.56	38.00
50	21.49	42.48
51	23.61	47.14
52	25.99	53.20
53	28.63	61.60
54	31.56	73.49
55	34.83	89.59

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	3.33	3.33
1	3.38	3.38
2	3.44	3.44
3	3.53	3.53
4	3.64	3.64
5	3.75	3.75
6	3.88	3.88
7	4.03	4.03
8	4.16	4.16
9	4.31	4.31
10	4.48	4.48
11	4.64	4.64
12	4.81	4.81
13	4.99	4.99
14	5.16	5.16
15	5.35	5.35
16	5.55	7.90
17	5.75	8.15
18	5.96	8.43
19	6.19	8.74
20	6.43	9.08
21	6.68	9.45
22	6.94	9.86
23	7.20	10.30
24	7.49	10.79
25	7.80	11.30
26	8.11	11.84
27	8.45	12.43
28	8.79	13.04
29	9.16	13.68
30	9.54	14.35
31	9.94	15.05
32	10.35	15.78
33	10.78	16.54
34	11.23	17.31
35	11.69	18.13
36	12.16	18.95
37	12.65	19.80
38	13.16	20.69
39	13.69	21.59
40	14.23	22.51
41	14.79	23.46
42	15.36	24.45
43	15.95	25.46
44	16.58	26.51
45	17.21	27.60
46	17.88	28.73
47	18.56	29.90
48	19.29	31.11
49	20.05	32.40
50	20.85	33.75
51	21.70	35.18
52	22.60	36.68
53	23.56	38.28
54	24.59	39.99
55	25.70	41.81
56	26.90	43.76
57	28.20	45.86
58	29.63	48.13
59	31.18	50.58
60	32.88	53.21
61	34.65	54.93
62	36.55	56.59
63	38.45	58.25
64	40.35	59.91
65	42.25	61.58

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性
Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.45	2.45
1	2.53	2.53
2	2.60	2.60
3	2.68	2.68
4	2.75	2.75
5	2.83	2.83
6	2.85	2.85
7	3.01	3.01
8	3.18	3.18
9	3.34	3.34
10	3.51	3.51
11	3.69	3.69
12	3.85	3.85
13	4.01	4.01
14	4.18	4.18
15	4.34	4.34
16	4.50	7.05
17	4.66	7.21
18	4.83	7.41
19	4.99	7.63
20	5.16	7.88
21	5.34	8.15
22	5.53	8.46
23	5.73	8.80
24	5.94	9.18
25	6.16	9.59
26	6.40	10.04
27	6.65	10.51
28	6.93	11.03
29	7.21	11.58
30	7.53	12.16
31	7.85	12.78
32	8.20	13.43
33	8.58	14.11
34	8.96	14.83
35	9.38	15.58
36	9.80	16.35
37	10.25	17.16
38	10.71	18.00
39	11.20	18.88
40	11.71	19.79
41	12.24	20.74
42	12.79	21.71
43	13.36	22.73
44	13.95	23.79
45	14.56	24.90
46	15.20	26.05
47	15.88	27.25
48	16.58	28.50
49	17.31	29.83
50	18.10	31.21
51	18.93	32.68
52	19.83	34.21
53	20.78	35.85
54	21.80	37.59
55	22.93	39.43

只適用於 25 年繳付期
For 25-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.63	1.63
1	1.68	1.68
2	1.73	1.73
3	1.79	1.79
4	1.84	1.84
5	1.90	1.90
6	1.94	1.94
7	2.06	2.06
8	2.19	2.19
9	2.31	2.31
10	2.45	2.45
11	2.58	2.58
12	2.71	2.71
13	2.84	2.84
14	2.98	2.98
15	3.11	3.11
16	3.25	4.26
17	3.40	4.71
18	3.54	5.20
19	3.69	5.71
20	3.85	6.25
21	4.06	6.73
22	4.26	7.21
23	4.49	7.70
24	4.73	8.19
25	4.98	8.66
26	5.25	9.13
27	5.55	9.59
28	5.86	10.04
29	6.20	10.48
30	6.58	10.90
31	6.95	11.61
32	7.36	12.34
33	7.80	13.10
34	8.25	13.89
35	8.75	14.71
36	9.26	15.60
37	9.81	16.53
38	10.40	17.53
39	11.04	18.60
40	11.71	19.79
41	12.45	20.84
42	13.24	22.00
43	14.11	23.28
44	15.06	24.69
45	16.11	26.25
46	17.28	27.98
47	18.56	29.90
48	20.01	32.04
49	21.63	34.40
50	23.46	37.01
51	25.51	40.01
52	27.85	43.48
53	30.49	47.51
54	33.46	52.29
55	36.85	58.01

只適用於繳付期至 65 歲
For pay to- age 65

空白頁

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Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau Region)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre	Total page:	3 pages + enclosure
Date:	15 Nov, 2018		

2018 全方位 銳精兵 勤奮進
Next-Gen Agency Expansion

Subject: (Ref: A181130) **推出「進添」癌症保障計劃及「進添明珠」癌症保障計劃**
The Launch of Level-Up Protect Cancer Plan and Level-Up Protect Pearl Cancer Plan

我們誠意於**2018年11月26日(首個申請日期)**推出**「進添」癌症保障計劃**及**「進添明珠」癌症保障計劃**。

此計劃是設計予已經持有現有危疾保障計劃的客戶的一份危疾保障保險計劃並**特別配搭AIA首創的癌症多重賠償**，讓客戶可加強現有危症保障及為後續的第二次及第三次癌症賠償**填補癌症保障缺口**，讓他們繼續獲享周全癌症保障。

此計劃具有以下特色：

- **身故或危疾退還保費賠償**：在首次確診患上58種保障危疾中的任何一種或身故，可獲退回相等於基本保單的100%已繳保費總額[1, 2]
- **癌症多重賠償**：提出首次受保危疾索償後，在第二次及第三次索償中提供癌症保障。
- **提出首次危疾索償後豁免繳付保費保障**：提出首次受保危疾索償後，無須再繳付基本保單之後續保費
- **無索償記錄**：如到達85歲而沒有任何索償記錄可獲退回相等於基本保單的100%已繳保費總額[1]
- **「AIA Vitality 健康程式」折扣**：加入成為會員及支付**「AIA Vitality 健康程式」**之會費，即享首年保費9折

記得申請自動轉賬，方便繳交會籍續會費

備註：

[1]「退回相等於基本保單的100%已繳保費總額」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。

[2]在首次危疾索償確診患上保障危疾或身故，此計劃只支付身故或危疾退還保費賠償，不會支付任何保額。

此外，此產品有既定的銷售流程，詳情如下及請查閱產品資料冊的第10及第11頁。

- 提交投保申請後，我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。
- 在申請此計劃時，不論客戶有沒有選購「AIA Vitality 健康程式」，強烈建議財務策劃顧問向客戶提供於網上建議書系統（PGS）制作的建議書作簽署。
- 修改保單繕發隨附之新客戶之歡迎信，從而提醒保單持有人「進添」癌症保障計劃的主要特點
- 在保單繕發後與保單冷靜期日屆滿前，我們將隨機致電保單持有人進行售後確認及再次提醒保單持有人「進添」癌症保障計劃的主要特點。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。
請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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T: (852) 2881 3333

AIA.COM.HK

Memo

We are pleased to announce the launch of **"Level-Up Protect Cancer Plan "** and **"Level-Up Protect Pearl Cancer Plan"** on **26 November 2018 (the first application date)**.

This plan is a critical illness pure protection plan with **AIA's novel Cancer Shield Benefit**. It is designed for customers with existing critical illness coverage who plans to strengthen their existing critical illness protection by **filling in the cancer protection gap** through second and third cancer claims.

The key features of this plan are listed as follow:

- **Refund of total premiums paid on 1st CI claim or on death**: After diagnosed with one of 58 illness in the first covered CI claim or upon death, 100% of total premiums paid for the basic policy will be refunded[1,2]
- **Cancer Shield Benefit**: Provide cancer coverage in second and third claim after 1st covered CI claim
- **Waiver of premium after 1st CI claim**: Subsequent premium of the basic policy will be waived after 1st covered CI claim
- **No claim record**: 100% of total premiums paid for the basic policy will be refunded[1] upon reaching age 85 with no claim record
- **AIA Vitality discount**: Enjoy an instant 10% off the premium for the first year by joining AIA Vitality and paying the membership fee

Paying renewal fee with Autopay is easy!

Remarks:

[1] "100% of total premiums paid for the basic policy will be refunded" refers to refund 100% of total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest.

[2] After the first diagnosis of covered CI or upon death, this plan will only pay the refund of l premiums paid on death or on critical illness and will not pay any sum assured.

In addition, this product has its sales process and key details are highlighted below. For more details, please refer to page 10 – 11 of the launch pack.

- Upon application submission, we will underwrite whether the applicant has any CI coverage with AIA and other insurers.
- When applying this product, we highly recommend the financial planner to provide PGS to the customer for signatory regardless of whether the customer purchases this product with vitality programme or not.
- To remind the policyholder again about the key features of Level-Up Protect Cancer Plan, we have revised the welcome letter that attached with the issued policy.
- After issuance of the policy and before the expiry of the cooling off period, we will select policyholders randomly and give them a welcome call to remind them on the key features of Level-Up Protect Cancer Plan.

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

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

Best regards,



Felix Fung

Product Strategy and Management Department

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附件：產品推出時的各項安排

產品資料冊	• 財務策劃顧問可於2018 年11 月26日起登入Agency Corner 下載中文及英文版的電子版本產品資料冊 • 中文版的印刷版本會於 2018 年11 月 26 日起陸續送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於2018 年11 月26日起登入Agency Corner 下載電子版本的產品簡介 • 印刷版本會由2018 年11 月26日起陸續送抵香港及澳門各營業辦事處 • 財務策劃顧問亦可於2018 年11 月26日起從PSS訂購印刷版本產品簡介 • 產品簡介編號：

語言	「進添」癌症保障計劃	「進添明珠」癌症保障計劃
英文	PTA999439	PTA999730
繁體中文	PTA999440	PTA999731
簡體中文	不適用	PTA999441

建議書系統 PGS2014 (17.1 版本)

	網上版	視窗離線版	iPad 離線版
版本號碼	17.1	17.1	17.1
推出日期	2018年11月15日 22:00		

• 有關17.1版本的詳細安排，將會由產品策劃部另函通知 (通告：A181101（香港)或 A181128（澳門))

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客戶助銷配套及前線營銷支援	1)「進添」癌症保障計劃助銷短片(2分鐘) : 透過輕鬆淺白的方式闡述擴闊癌症保障空間, 助您輕鬆掌握產品特色  2) 360。全景影像相片: 展示擴闊癌症保障空間的產品優勢 3)「進添」癌症保障計劃客戶助銷工具 : 產品優勢及目標客戶銷售檔案一應俱全   4) 銷售攻略一覽 : 展示「進添」12項優勢, 清晰易明, 助您極速掌握產品優勢 • 財務策劃顧問可於2018 年11月26日起登入eAC > 部門資訊 > 客戶策略部瀏覽及下載使用, 亦會透過WhatsApp 及iEngage 發送資訊。
保單契約	可於2018年11月26日登入Contract Library下載

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Memo

Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 26 November 2018
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 26 November 2018

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by 26 November 2018
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 26 November 2018
Printed version will be ready for order through PSS from 26 November 2018
PTA number for Brochure:

<table>
<tr><th>Language</th><th>Level-Up Protect Cancer Plan</th><th>Level-Up Protect Pearl Cancer Plan</th></tr>
<tr><td>English</td><td>PTA999439</td><td>PTA999730</td></tr>
<tr><td>Traditional Chinese</td><td>PTA999440</td><td>PTA999731</td></tr>
<tr><td>Simplified Chinese</td><td>Not Applicable</td><td>PTA999441</td></tr>
</table>
</td></tr>
<tr><td>PGS2014 (version 17.1)</td><td>
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>17.1</td><td>17.1</td><td>17.1</td></tr>
<tr><td>Launch Date</td><td colspan="3">15 November 2018
22:00</td></tr>
</table>

Detailed arrangements regarding the release of version 17.1 will be sent out in a separate memo issued by Product Strategy and Management Department
(memo reference number: A181101(Hong Kong) or A181128 (Macau))

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

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Customer-facing Sales Support and Sales Enablement for Financial Planners	1) Level-Up Protect Cancer Plan 2-min Sales Video: To illustrate a wider horizon of cancer protection through a light-hearted and simplified way, helping you grasp the selling edges more easily    2) 360 degree photo : To illustrate the key product benefit of a wider horizon of cancer protection 3) Level-Up Protect Cancer Plan Sales Tool: It includes the highlight of product benefits and segment stories.    4) Level-Up Quick Summary: It summaries 12 selling edges of Level-Up at-a-glance, helping you grasp the product characteristics straight away • Starting from November 26, 2018, the above materials will be available at Agency Corner, please download your copy via eAC > Department > Customer Office, and we will also deliver the information via WhatsApp and iEngage.
Policy Contract	Available at Contract Library on <u>26 November 2018</u>

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
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I. 前言

癌症多重賠償成功引入到加裕智倍保（PEU）及加裕倍安保 (加強版) (PEP)。秉承 AIA 的品牌承諾幫助大家活得更健康、長久及美好，我們很高興推出此癌症多重賠償給更多已享有危疾保障客戶，從以填補他們的保障缺口並加強其癌症保障。AIA 擁有龐大的潛在客戶群，我們現擁有超過 600,000 名危疾保障客戶。

誠意推出「進添」癌症保障計劃:

「進添」癌症保障計劃/「進添明珠」癌症保障計劃是一份危疾保障保險計劃，特別提供癌症復發保障，直至受保人 85 歲為止，讓您和家人安心邁步未來。此計劃設計予已經持有現有危疾保障計劃的客戶投保從而加強現有危症保障。在首次危疾賠償後（**首次危疾賠償退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**），其後續的第二次及第三次癌症賠償則可填補現有危疾保障計劃的癌症保障缺口，讓您繼續獲享周全癌症保障。

重要提示：此計劃是設計予已經持有現有危疾保障計劃的客戶投保及客戶現有足夠資金應付首次危疾/身故。如客戶現沒有任何危疾保障應付首次危疾/身故，我們不可以向他們介紹此產品。

目標客戶



「進添」癌症保障計劃鼓勵**現有顧客再次投保**。對已購買單次危疾保障計劃的顧客而言，他們能加強在首次診斷危疾（保障 58 種危疾）後再診斷患上癌症之癌症保障。而已購買上一代推出之多重危疾保障計劃的顧客（例如多重安心保 (MCP)、多重進泰安心保 (SCP)），與現有計劃相比，癌症多重賠償能提供兩次 3 年的癌症等候期的額外癌症保障，而 MCP 和 SCP 的癌症等候期是 5 年。

II. 「進添」癌症保障計劃之五大特點

癌症多重賠償

- 提出首次受保危疾索償（58 種危症）後，在第二次及第三次索償中提供癌症保障

危疾或身故退還保費賠償

- 首次受保危疾賠償（58 種危症）或身故時**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**

提出首次危疾索償後豁免繳付保費保障

- 提出首次受保危疾索償（58 種危症）後，無須再繳付基本保單之後續保費

無索償記錄可獲退還保費

- **退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**如受保人到達 85 歲而沒有任何索償記錄

「AIA Vitality 健康程式」折扣

- 加入成為「AIA Vitality 健康程式」會員，即享首年保費 9 折

備註：在首次受保危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時，我們會退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）

III. 產品特點

以下是「進添」癌症保障計劃」/「進添明珠」癌症保障計劃的產品特點：

「進添」癌症保障計劃/「進添明珠」癌症保障計劃	
保費繳付年期及投保年齡範圍	**保費繳付年期** **投保年齡範圍** 18 年 15 日至 65 歲 25 年 15 日至 55 歲 至 65 歲 15 日至 55 歲
紅利/分紅	不適用
個人最低投保額	**50,000 美元**
個人最高投保額	**1,000,000 美元** （不計算於現行 1,500,000 美元之個人危疾最高保額內）
抵港抵澳內地受保人	適用於「進添明珠」癌症保障計劃
受保危疾數目	• **58 種危疾 (首次索償) 及** • **癌症多重賠償（只在第二次及第三次索償）**
保障期	• 身故退還保費賠償: 至 85 歲 • 危疾退還保費賠償: 至 85 歲^ • 癌症多重賠償: 至 85 歲，包括隨後的甲狀腺癌和前列腺癌* ^不能獨立生活只保障至受保人 65 歲 *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
身故退還保費賠償	• 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），此保障只適用於從沒有支付任何危疾賠償之保障
危疾退還保費賠償	• 我們將退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）（如在首次危疾索償確診患上 58 種保障危疾中的任何一種，包括癌症）
癌症多重賠償	• 合共 200%保額 o 包括持續、擴散、復發或新確診癌症 o 提供多達兩次的癌症保障，每次支付 100%保額賠償及最多賠償 2 次，合共總額 200%保額

IV. 主要特色

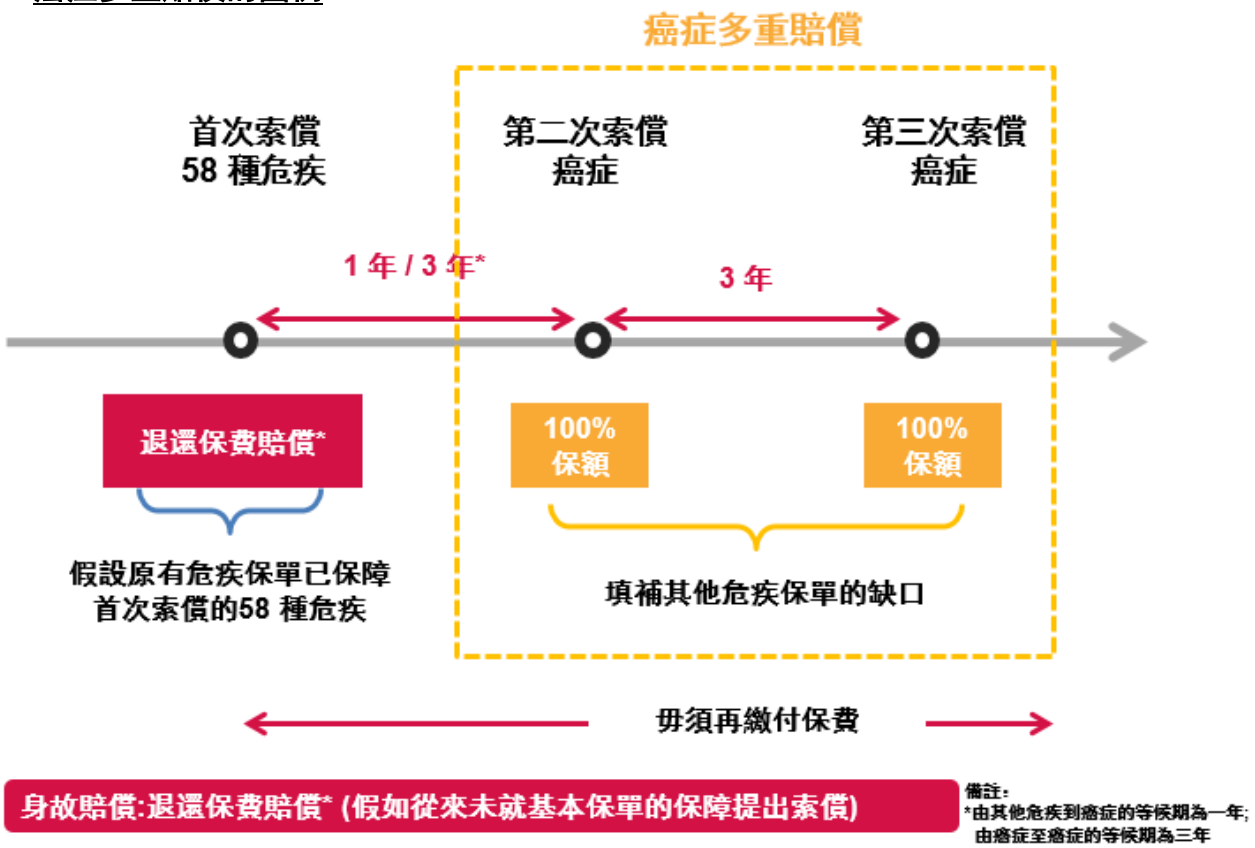
癌症多重賠償

過去多年，我們致力研發多款危疾保障產品，滿足不同顧客的需要。而市場上的危疾產品亦愈加全面。有見及此，AIA特別為已享有危疾保障的顧客特設癌症復發保障，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。

當你就保障危疾提出首次受保疾病索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

若受保人於該獲得癌症多重賠償的癌症後3年，確診原有癌症依然持續、患上相關或另一癌症，並於確診日起計生存超過15日，我們會再次支付相等於保額100%的癌症多重賠償，為抗癌路上提供經濟支援，讓受保人繼續安心接受治療。此計劃的最高賠償總額為退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）加上200%保額。

癌症多重賠償的圖例



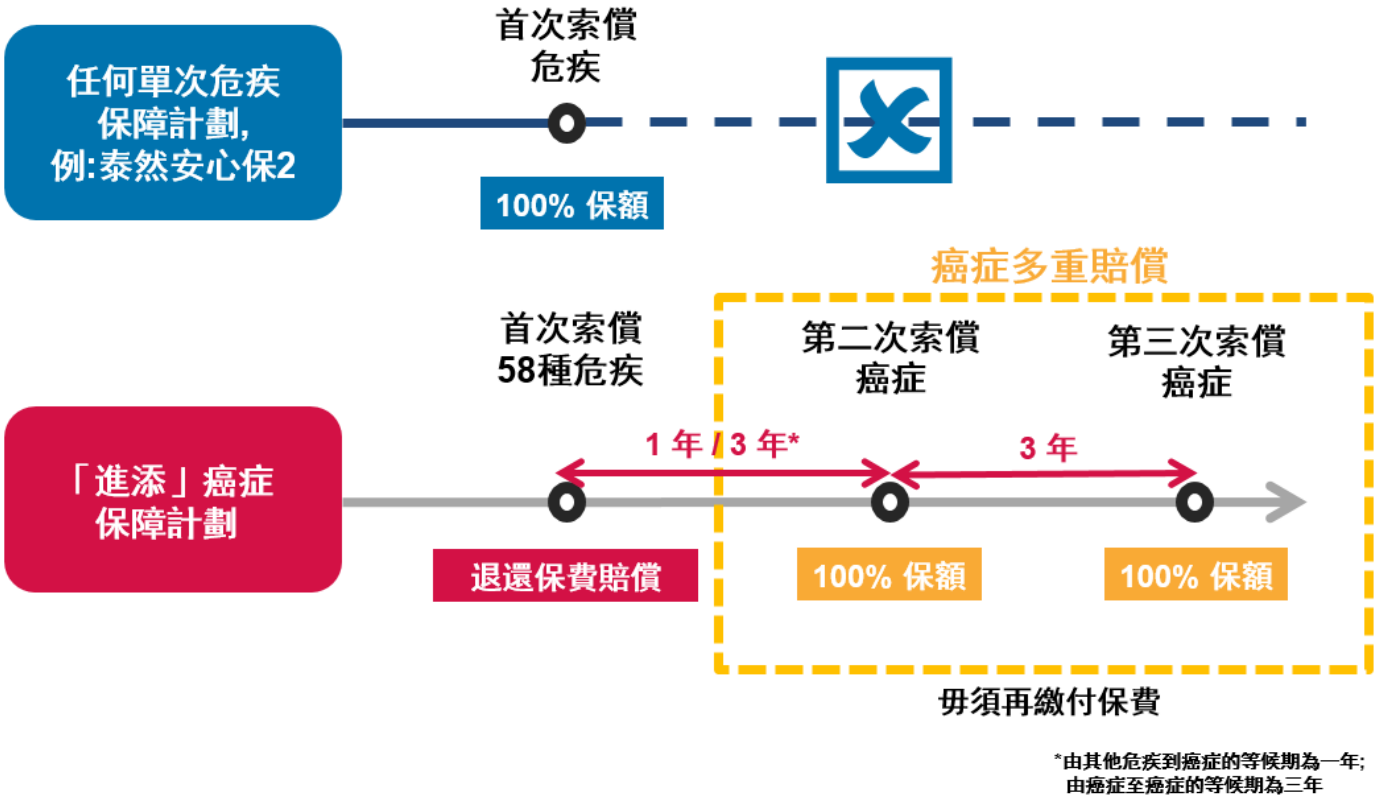
備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。

「進添」癌症保障計劃補充單次危疾保障計劃

隨著癌症存活率的提升和現代醫療技術的突破，壽命的延長同時意味著癌症復發或患上另一種癌症的機會增加。市面上那些於支付首次嚴重疾病賠償後就終止的危疾保障計劃已不能滿足客戶對多重危疾保障的需求。以下的圖例說明在癌症不幸再次出現時，「進添」癌症保障計劃如何為**現享有危疾保障的客戶**提供癌症保障，填補保障缺口。

在下圖中，客戶**現享有危疾保障**（例如泰然安心保2 (ECP2)，進泰安心保2(PCP2) 或受保於其他保險公司的危疾保障計劃）。當首次確診患上保障危疾，現享有的危疾保障會在作出100%保額的賠償後終止。

同時，當提出首次保障危疾索償，「進添」癌症保障計劃會向受保客戶**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）**。客戶無須再就「進添」危疾保障計劃繳付保費，並可繼續獲享癌症多重賠償的保障。癌症多重賠償為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償，即使將來健康突變，仍能與家人安然面對。

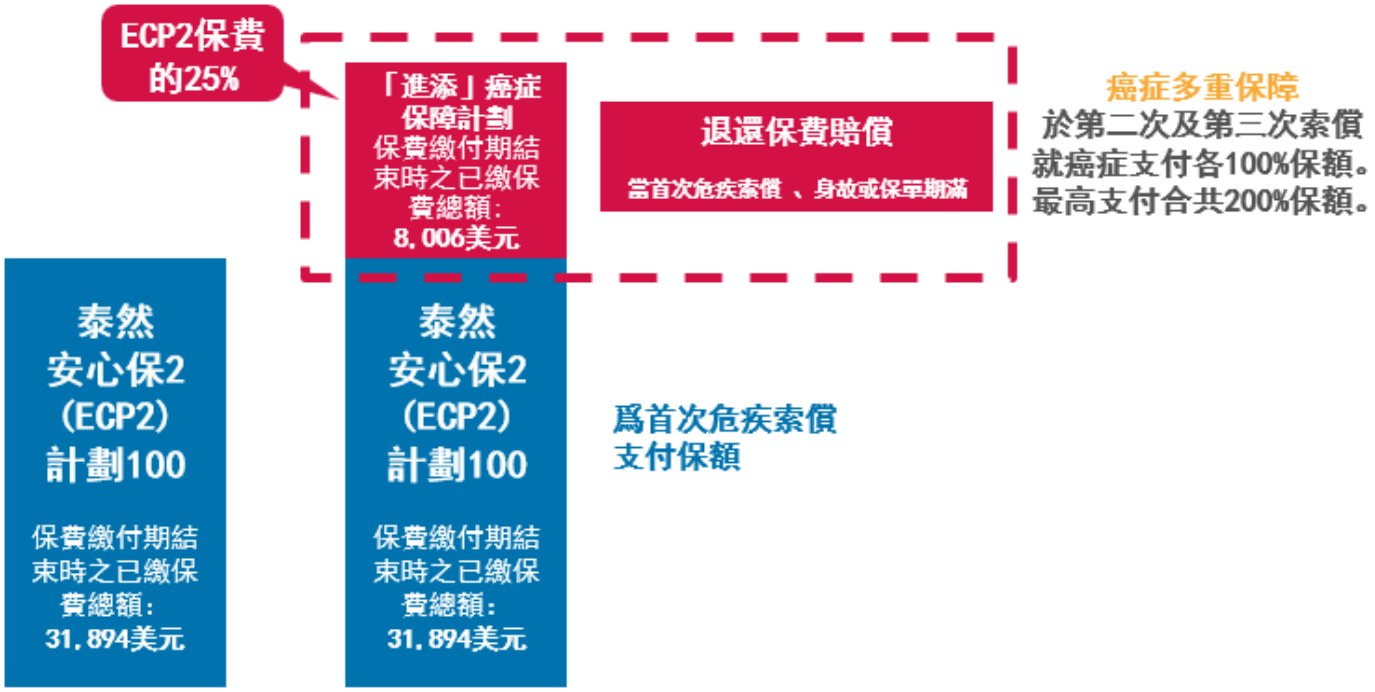


備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。

例子:

- 保單持有人及受保人: Eric (30 歲、男人、非吸煙者)
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的泰然安心保 2 （ECP2）計劃 100 保障計劃
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的「進添」癌症保障計劃

根據以下的例子憑額外相等於 ECP2 計劃 100 保費的 25%*，Eric 可增加現有危疾保障之餘亦能為自己及家人多設一層保護網。「進添」危疾保障計劃提供的癌症多重賠償，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。即使將來他不幸確診患上癌症，也可填補現有危疾保障留下的保障缺口。
備註： * LUP 額外保費的百分比（相當於 ECP2 計劃 100 保費的 25%）是根據保費繳付期結束時支付的總保費而計算。



備註:

- 「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。
- 當客戶就保障危疾提出首次受保索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。
- 如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

泰然安心保 2 (ECP2) 計劃 100 與「進添」癌症保障計劃(LUP)之保費比較

客戶可以通過「進添」癌症保障計劃加強癌症保障，並以相宜的保費填補現有危疾保障的保障缺口。

在下列的泰然安心保 2 (ECP2) 計劃 100 與「進添」癌症保障計劃(LUP)之總保費比較例表中，我們假設受保人是香港非吸煙者而其投保保額為 75,000 美元。

保費繳付期為 18 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,582	2,822	22%	12,299	3,591	29%
10	16,119	3,591	22%	15,539	4,833	31%
20	21,087	4,928	23%	20,210	6,939	34%
30	28,661	7,263	25%	27,972	10,301	37%
40	41,054	11,786	29%	39,839	15,363	39%
50	60,210	21,209	35%	56,160	22,518	40%

注意:
*LUP 不提供非保證回報

保費繳付期為 25 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,975	3,000	23%	12,581	3,675	29%
10	17,119	3,975	23%	16,331	5,269	32%
20	22,913	5,363	23%	22,031	7,744	35%
30	31,894	8,006	25%	31,069	11,288	36%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	25,556	36%	67,425	27,150	40%

注意:
*LUP 不提供非保證回報

保費繳付期至 65 歲

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100 (保費繳付期為 25 年)^	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**	**ECP2 計劃 100 (保費繳付期為 25 年)^**	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**
0	12,975	5,168	40%	12,581	6,338	50%
10	17,119	6,105	36%	16,331	8,085	50%
20	22,913	7,189	31%	22,031	10,395	47%
30	31,894	9,529	30%	31,069	13,808	44%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	19,339	27%	67,425	21,116	31%

注意:

*LUP 不提供非保證回報

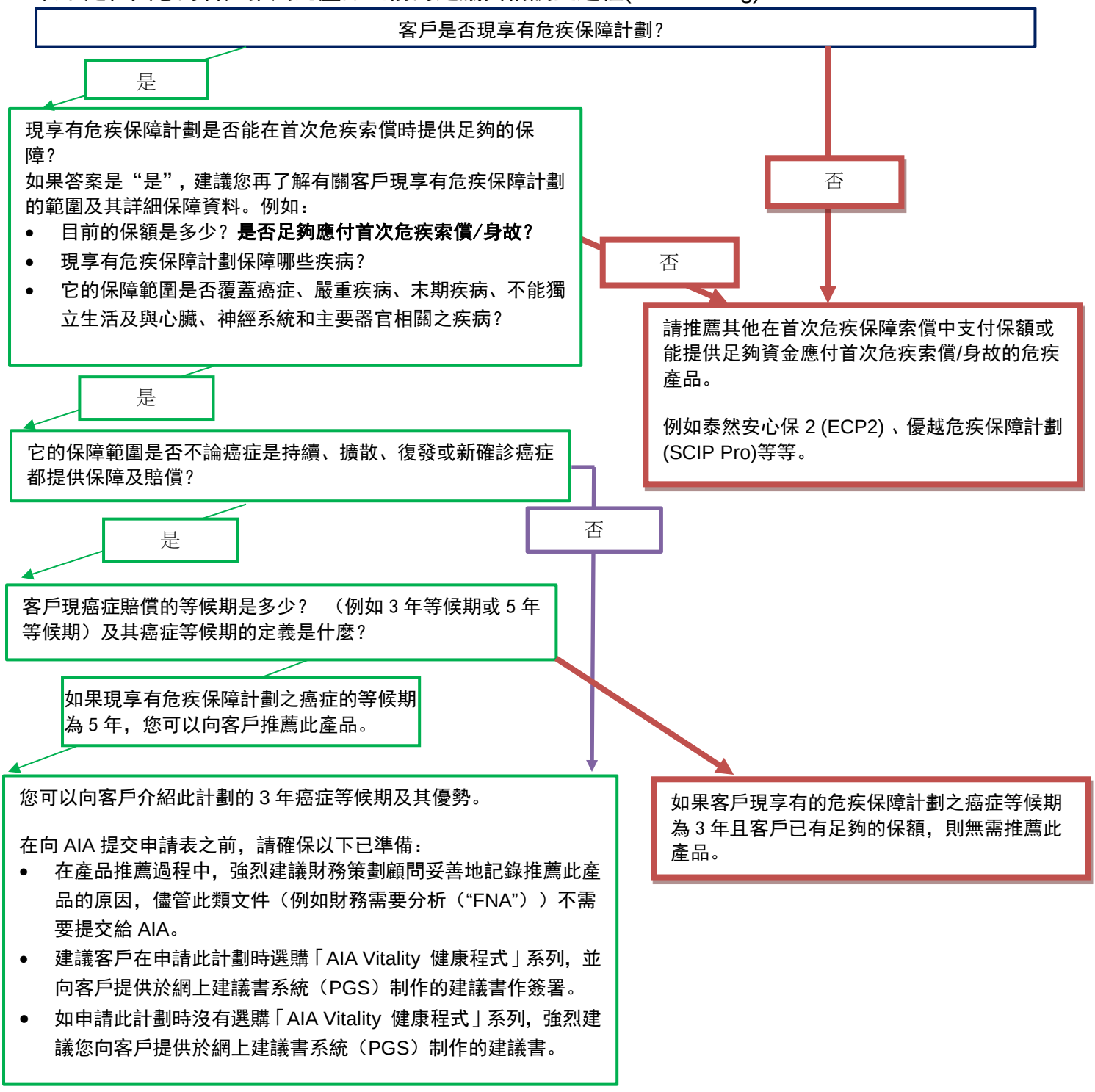
^由於 ECP2 計劃 100 保費繳付期不設保費繳付期至 65 歲，所以使用 ECP2 計劃 100 保費繳付期為 25 年的保費作比較。

ECP2 計劃 100 支付 100%保額（即 75,000 美元）而 LUP 會在首次保障危疾賠償退回相等於**扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。**ECP2 計劃 100 會在支付 100%保額後終止而 LUP 會繼後為第二次和第三次索償提供癌症保障。

銷售流程

在銷售流程中，需讓客戶清楚地了解他們的保障需求及「進添」癌症保障計劃的主要特色，**在首次保障危疾索償時退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）；**而**在第二次及第三次的癌症索償時，**藉著癌症多重賠償，**分別每次支付 100%保額**的癌症多重賠償。

以下是在與您的客戶推薦此產品之前的建議實情調查過程(fact- finding)：



重要提示：投保申請流程，核保流程，新客戶之歡迎信及隨機售後跟進電話

投保申請流程

- 通過實情調查過程，您需要確保您的客戶有**足夠資金應付首次危疾索償/身故**及適合購買「進添」癌症保障計劃。然後，您可為客戶提交投保申請。
- 在投保申請流程中，我們將要求申請人聲明他/她是否現已經持有危疾保障計劃及目前的保額（如適用）。

核保流程

- 提交投保申請後，我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。
- 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
- 所有投保申請都需要通過正常的醫療核保，我們將核保 58 個保障危疾。取決於核保後之決定，任何額外附加保費或不保事項有可能應用於受保人。

保單繕發隨附之新客戶之歡迎信

在新客戶之歡迎信中，我們將再次提醒保單持有人以下「進添」癌症保障計劃的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

保單繕發後與保單冷靜期日屆滿前之隨機售後跟進電話

我們將隨機致電保單持有人進行售後確認及再次提醒保單持有人「進添」癌症保障計劃的以下主要特點。

所有售後跟進電話將在保單冷靜期日屆滿前進行。如所選的保單持有人提供"不肯定"的回復，AIA 將通知財務策劃顧問與客戶澄清（遵循現有的售後跟進電話流程）。

備註：「進添」癌症保障計劃的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

V. 常見問題

1.	**假設客戶與另一家保險公司購買了首個危疾保障。 由於 AIA 和其他保險公司保障疾病的數量和定義不同，如果首個確診危疾在其他保險公司得到索償而不是 AIA，該怎麼辦？** 我們相信 AIA 的危疾保障覆蓋範圍和定義緊密與市場對齊。如果首個危疾索償不符合保障危疾之定義，AIA 則不會支付任何索償。客戶需要等待第二個危疾索償，而該索償符合保障危疾之定義，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**。其後，當客戶被診斷患有癌症並符合相關索償條件時，我們會支付 100％保額的癌症多重賠償給他/她。
2.	**如都購買「進添」癌症保障計劃，客戶現有危疾保障計劃的癌症等候期（例如，MCP2 之 5 年癌症等候期）會否縮短至 3 年？** 不會。兩份不同危疾保障計劃的癌症等候期將分開管理，並且互不影響。
3.	**如都通過選購「AIA Vitality 健康程式」而獲得保費折扣，將如何計算退還保費賠償？** 退還保費賠償將根據扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。
4.	**我是否可以向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦「進添」癌症保障計劃？** 不可以。您不能向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦此產品。 在核保過程中，我們將核實申請人現是否在 AIA 或其他保險公司享有任何危疾保障計劃。 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
5.	**「進添」癌症保障計劃的保障範圍是否保障早期危疾之原位癌及早期惡性腫瘤？** 否，「進添」癌症保障計劃的保障範圍不涵蓋原位癌、早期惡性腫瘤及其他早期危疾。
6.	**如果客戶想購買「進添」癌症保障計劃，他/她必須現享有危疾保障計劃及現有足夠資金應付首次危疾索償/身故。就此而言，危疾保障計劃是指什麼？** 危疾保障計劃是指當受保人確診患上保障危疾時其危疾保障計劃會支付一筆過的賠償。

VI. 保單契約 – 輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」(請參閱下頁)。此文件主要是引導瞭解保單契約的重要事項，並清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

此文件旨在引導瞭解此產品保障的主要事項 (包括限制範圍、主要的保單條款及條件和不保事項)，並不會列載詳細的保障。因此，此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

第一部份：基本定義

1. 此計劃包括甚麼疾病?

此計劃包括在「基本定義」下所指明及訂立的 58 種危疾。

詳情請參閱保單契約：

- **「基本定義」－「危疾」**

2. 是否於保單生效時便立即可享有受保疾病的保障?

保單只保障於保單的繕發日期或最近期之生效日期（以較後者為準）起計 90 日後才開始出現受保疾病之徵狀或病徵(即有 90 日的等候期)。

詳情請參閱保單契約：

- **「基本定義」－「危疾」**

第二部份：利益條文

3. 此計劃有沒有提供任何身故賠償?

有。我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**作為身故賠償。已付基本保費總和可因任何以批註形式作出保額的更改或因任何健康計劃或其他情況所提供的保費折扣而有所更改。

詳情請參閱保單契約：

- **「基本定義」－ 「已付基本保費總和」及「保額」**
- **「利益條文」－ 「身故退還保費賠償」**
- **「一般條文」－ 「支付賠償」**

4. 我可以就每種受保疾病獲得多少賠償?

若被診斷罹患任何一項保障危疾，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**，並受限於，就末期疾病及不能獨立生活的索償而言，相關之該疾病或殘廢不可符合任何其他危疾的定義。

當作出首次危疾退還保費賠償後，我們將豁免此基本保單應繳付之結餘保費。受保人會繼續獲享癌症多重賠償。有關癌症多重賠償之詳細信息，請參閱 Q6。

詳情請參閱保單契約：

- **「基本定義」－ 「危疾」**
- **「利益條文」－ 「危疾退還保費賠償」及「危疾豁免繳付保費」**

5. 我會否得到終身的保障?

不會。在保單生效期間，你會受保於此保單的身故保障、危疾保障^及癌症多重賠償*至 85 歲。

^「不能獨立生活」的保障會在 65 歲終止。詳情請參閱基本保單。

*若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。

詳情請參閱保單契約：

- **「利益條文」–** **「保單終止」**

6. 甚麼是癌症多重賠償?

癌症多重賠償會為癌症持續、擴散、復發或新確診癌症提供多達兩次的額外癌症賠償，每次賠償為高達原有保額的100%。

癌症多重賠償有以下的限制：

- 緊接之對上一次癌症及下一次癌症的診斷日期需相隔 3 年; 而緊接之對上一次疾病及下一次癌症的診斷日期需相隔 1 年
- 受保人需在下一次癌症診斷日期後仍然生存最少 15 天
- 此保障最多就下一次癌症賠償兩次

詳情請參閱保單契約：

- **「基本定義」–** **「緊接之對上一次癌症」、「下一次癌症」、「緊接之對上一次疾病」**
- **「利益條文」–** **「癌症多重賠償」**

7. 保單有甚麼不保事項?

除了身故退還保費賠償之**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**外，就此保單，我們不會保障由下列任何一項引致的任何事故：

- 投保前或保單繕發後 90 日內首次出現徵狀或病徵的疾病或因此而引致的手術；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的暴發性病毒性肝炎或癌病；
- 自致之傷害；及
- 任何於保單之繕發前已存在的身體或精神狀況所導致的任何疾病，而此等狀況並沒有在投保申請書或健康聲明內透露。

詳情請參閱保單契約：

- **「利益條文」–** **「不保事項」**

第三部份：一般條文

8. 若在投保時誤報受保人的吸煙習慣，會有什麼後果？

吸煙習慣是計算保費的重要因素之一，所以必需在投保時申報，否則，本公司可使此保單無效。

詳情請參閱保單契約：

- **「一般條文」-** **「吸煙習慣」**

9. 若在投保時誤報年齡及性別，會有什麼後果？

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：

- **「一般條文」-** **「誤報年齡及 / 或性別」**

10. 保單會在什麼情況下會終止？

如以下任何情況發生，我們將會取消你的保單，而受保人將失去保障：

- 受保人身故；
- 於保費到期日後 31 日內仍未繳交保費；
- 在保單期滿日期;或
- 保單持有人退保。

詳情請參閱保單契約：

- **「一般條文」-** **「保單終止」**
- **「基本定義」-** **「期滿日期/期滿日」**

附錄一: 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">「進添」癌症保障計劃/「進添明珠」癌症保障計劃</td></tr>
<tr><td>銷售日期</td><td colspan="3">2018 年 11 月 26 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 「進添」癌症保障計劃/「進添明珠」癌症保障計劃 - 限期繳費危疾保險提供癌症多重賠償及在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時退還保費賠償
• 保障 58 種危疾及癌症多重賠償
• 在癌症多重賠償內提供額外兩次的癌症賠償
• 提供「AIA Vitality 健康程式」及保費折扣
• 在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時, 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
• 明珠版本是專為抵港抵澳內地人士而設 – 其利益是跟「進添」癌症保障計劃一樣而保費率是不同（包括內地受保人之國籍評級額外保費）。抵港抵澳內地人士只可購買明珠版。</td></tr>
<tr><td rowspan="8">計劃編號</td><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」癌症保障計劃</td><td>「進添明珠」癌症保障計劃</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18NN5</td><td>CIB18NN5</td></tr>
<tr><td>25年</td><td>CIA25NN5</td><td>CIB25NN5</td></tr>
<tr><td>至65歲</td><td>CIA65NN5</td><td>CIB65NN5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」癌症保障計劃</td><td>「進添明珠」癌症保障計劃</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18SN5</td><td>CIB18SN5</td></tr>
<tr><td>25年</td><td>CIA25SN5</td><td>CIB25SN5</td></tr>
<tr><td>至65歲</td><td>CIA65SN5</td><td>CIB65SN5</td></tr>
</table>

A. 利益

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃
1.保障期	身故退還保費賠償：至 85 歲* 危疾退還保費賠償：至 85 歲 [1] 癌症多重賠償：至 85 歲* *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
2.身故退還保費賠償	身故退還保費賠償 • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），唯就此保單下沒有作出任何其他索償
3.危疾退還保費賠償 [2]	危疾退還保費賠償（確診患上 58 種保障危疾之一） • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
4.豁免繳付保費保障	當作出首次危疾退還保費賠償後 （即退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）），我們將豁免此基本保單應繳付之結餘保費。當受保人因危疾而獲豁免基本計劃保費時，附加契約不會因此而終止（及仍需繼續繳交附加契約保費）。
5. 癌症多重賠償	當作出首次保障危疾賠償之退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）之後，其後確診癌症 [3, 4]，在該確診日期後仍然生存最少 15 天，我們將支付： 保額的 100% (最多支付兩次)[5] 如首次索償為癌症，癌症多重賠償會於癌症確診後 3 年生效，為不論是癌症持續、擴散、復發或新確診癌症提供保障。 如首次索償為癌症以外的嚴重疾病，等候期則為 1 年。 此保障會在受保人到達 85 歲時終止。

[1] 不能獨立生活只保障至受保人 65 歲

[2] 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

[3] 包括但不限於：i) 緊接之對上一次癌症的延續；ii) 與緊接之對上一次癌症相關之癌症；或 iii) 與緊接之對上一次癌症不相關之新癌症。

[4] 若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。其他癌症保障至 85 歲。

[5] 保額是指於保單資料頁內列明為「保額」的金額，亦是計算癌症多重賠償的依據

<table>
<tr><th></th><th>「進添」癌症保障計劃/「進添明珠」癌症保障計劃</th></tr>
<tr><td>6. 現金惠益</td><td>若保單期滿、持有人將此保單退保或保單失效，在沒有就此保單作出任何索償的情況下，將根據下表支付相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的已繳保費總額的相對百分比金額（不包括額外附加保費及利息）：
<table>
<tr><th>已完結之保單年度</th><th>已繳保費總和之回贈百分比</th></tr>
<tr><td>0-2</td><td>0%</td></tr>
<tr><td>3-5</td><td>20%</td></tr>
<tr><td>6-17</td><td>25%</td></tr>
<tr><td>18-24</td><td>35%</td></tr>
<tr><td>25 或以上</td><td>50%</td></tr>
<tr><td>保單期滿
（即受保人 85 歲生日之後的首個保單周年日）</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>7. 自殺及誤報年齡、性別、 吸煙狀況、慣常居住地 / 國籍</td><td>

自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。
誤報年齡及性別：跟隨現行傳統壽險之規則。
誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。

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

B. 保費

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃
1. 保費形式	保費並非保證但不會按年齡增加而遞增
2. 保費繳付期	18 年 / 25 年/ 至 65 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 (詳見附錄三之保費率表)
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳
5. 大額折扣	不適用
6. 健康生活折扣	不適用

C. 產品細節

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃		
1. 投保年齡	**保費繳付年期** 18 年 25 年 至 65 歲	**投保年齡範圍** 15 日 – 65 歲 15 日 – 55 歲 15 日 – 55 歲	
2. 最低投保額	50,000 美元		
3. 最高投保額 (以每名受保人計)	1,000,000 美元 （不計算於現行 1,500,000 美元之個人危疾最高保額內）		
4. 銷售地點	香港 / 澳門		
5. 貨幣	美元 (US$)		
6. 附加契約	不適用		
7. 計劃類別	傳統壽險		
8. 保單契約及保單契約頁碼		**「進添」癌症保障計劃**	**「進添明珠」癌症保障計劃**
	基本計劃	DCEX	DCEY
	不保事項批註	BNAL	BNAL
	中華人民共和國批註	不適用	BMBL

D. 核保規則

<table>
<tr><th></th><th>「進添」癌症保障計劃/「進添明珠」癌症保障計劃</th></tr>
<tr><td>1. 體檢要求</td><td>• 只核保50%的保額
• 跟隨現行人壽及危疾保障之合共要求。
• 當受保人以非吸煙者優惠保費申請保單,而又同時需進行例行或額外顯微鏡尿液分析(MU),才需要進行尼古丁尿液測試(Cotinine Test) 。</td></tr>
<tr><td>2. 財務核保要求</td><td>• 只核保50%的保額
• 跟隨現行危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
危疾：
<table>
<tr><th>年齡</th><th>年薪倍數</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>
</td></tr>
<tr><td>3. 體檢評級</td><td>• 人壽部分不設附加保費
• 危疾保障部分MR“A”至“F” 評級
• 如果危疾保障部分之評級大於 “F”申請將不獲批核</td></tr>
<tr><td>4. 職業評級</td><td>• 參閱現行職業風險評級表中危疾保障之評級。</td></tr>
<tr><td>5. 國籍評級</td><td>• 參閱現行國籍風險評級表中危疾保障之評級, 如危疾保障不獲批准, 將不能申請此基本計劃。
• 內地受保人只可以投保明珠版本。</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>壽險投保申請書：
香港：
壽險及人身意外保險投保申請書- OPUAIF00
澳門：
壽險及人身意外保險投保申請書- OPMCUF13</td></tr>
<tr><td>8. VIP Club</td><td>計算入 VIP Club 的保費：
18 年、 25 年及至 65 歲繳付年期 – 100%</td></tr>
<tr><td>9. 非標準保費折扣優惠</td><td>不適用</td></tr>
<tr><td>10. 要員保險 / 替代</td><td>不適用</td></tr>
<tr><td>11. 其他要求：</td><td>此產品只可售予已有危疾保障的客戶。我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。</td></tr>
</table>

E. 保戶服務行政指引

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃
1. 更改保額	不適用
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 可以 Redating
3. 申請減價 (Appeal Loading)	跟隨現行規則
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。 • 轉換後，保單下之現金價值亦會因保費變更而相應更改。
5. 更改基本計劃	不適用
6. 自定期保險轉入	不適用
7. 更改繳付保費方法	跟隨現行規則
8. 信託保單 (只適用於兒童保單)	並非信託保單。保單之權益不會在受保人年滿 18 歲時自動轉移給受保人。

F. 佣金

<table>
<tr><th></th><th colspan="4">「進添」癌症保障計劃/「進添明珠」癌症保障計劃</th></tr>
<tr><td rowspan="18">1. 佣金</td><td rowspan="2">保費繳付年期</td><td colspan="3">保單年期</td></tr>
<tr><td>第 1 年</td><td>第 2 年</td><td>第 3 年至 6 年</td></tr>
<tr><td>18 年</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25 年</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>至 65 歲</td><td></td><td></td><td></td></tr>
<tr><td>投保年齡</td><td></td><td></td><td></td></tr>
<tr><td>0-45</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>46</td><td>52%</td><td>10%</td><td>3%</td></tr>
<tr><td>47</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>48</td><td>46%</td><td>10%</td><td>3%</td></tr>
<tr><td>49</td><td>42%</td><td>10%</td><td>3%</td></tr>
<tr><td>50</td><td>39%</td><td>10%</td><td>3%</td></tr>
<tr><td>51</td><td>37%</td><td>9%</td><td>3%</td></tr>
<tr><td>52</td><td>35%</td><td>8%</td><td>3%</td></tr>
<tr><td>53</td><td>33%</td><td>7%</td><td>3%</td></tr>
<tr><td>54</td><td>31%</td><td>6%</td><td>3%</td></tr>
<tr><td>55</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">不適用</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">適用</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">適用第 7 個及之後的保單年度

<table><tr><th colspan="2">基本計劃</th></tr><tr><td>保單年期</td><td></td></tr><tr><td>$7^{th} – 10^{th}$</td><td>3%</td></tr><tr><td>$11^{th} – 15^{th}$</td><td>1.5%</td></tr><tr><td>其後</td><td>3%</td></tr></table></td></tr>
<tr><td>6. 附加契約</td><td colspan="4">不適用</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">首年保費 100%</td></tr>
<tr><td>8. 上板數 (Production Count)</td><td colspan="4">• FYP 及 FYC 計算入 Life 的方法跟隨現有做法。
• FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比
  • 「進添」癌症保障計劃/「進添明珠」癌症保障計劃: 100%</td></tr>
<tr><td>9. 保單數目 (Case Count)</td><td colspan="4">每張「進添」癌症保障計劃/「進添明珠」癌症保障計劃保單會計 1 個Life Case Count。</td></tr>
<tr><td rowspan="2">10. FYC Adjustment</td><td colspan="2"></td><td colspan="2">「進添」癌症保障計劃/「進添明珠」癌症保障計劃</td></tr>
<tr><td colspan="2">Regular Premium – A&H – CI (Group 4)</td><td colspan="2">100%</td></tr>
</table>

G. 其他

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃	
1. 保單建議書系統 (PGS)	適用於以下版本： • 建議書系統PGS 2014網上版 (PGS 17.1) • 建議書系統PGS 2014 iPad離線版(PSG 17.1) • 建議書系統PGS 2014 視窗離線版 (PGS 17.1)	
2. 產品簡介編號	**「進添」癌症保障計劃**	**「進添明珠」癌症保障計劃**
- 英文	PTA999439	PTA999730
- 繁體中文	PTA999440	PTA999731
- 簡體中文	不適用	PTA999441

附錄二: 財務需要分析表格之配對

Appendix 2: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 **Question**			**「進添」癌症保障計劃/「進添明珠」癌症保障計劃* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	為醫療需要作準備 (例如：危疾、住院等） Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	✓
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	
		6-10years 年	
		11-20years 年	
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product

✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

	問題 **Question**	**「進添」癌症保障計劃/「進添明珠」癌症保障計劃* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	
	1-5 years 年	
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	**No**
	共同匯報標準 Common Report Standard	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

Remark：The product which is waived on FNA
備註：FNA 豁免產品

附錄三: 保費率表 Appendix 3: Premium Rate Table

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.09	2.09
1	2.13	2.13
2	2.17	2.17
3	2.22	2.22
4	2.27	2.27
5	2.32	2.32
6	2.38	2.38
7	2.45	2.45
8	2.51	2.51
9	2.59	2.59
10	2.66	2.66
11	2.74	2.74
12	2.82	2.82
13	2.91	2.91
14	3.00	3.00
15	3.09	3.09
16	3.19	5.08
17	3.30	5.21
18	3.41	5.37
19	3.53	5.54
20	3.65	5.74
21	3.78	5.97
22	3.92	6.21
23	4.06	6.49
24	4.22	6.79
25	4.38	7.11
26	4.56	7.47
27	4.75	7.86
28	4.94	8.27
29	5.15	8.71
30	5.38	9.19
31	5.62	9.69
32	5.88	10.24
33	6.15	10.82
34	6.45	11.44
35	6.76	12.11
36	7.10	12.82
37	7.47	13.59
38	7.86	14.43
39	8.28	15.31
40	8.73	16.21
41	9.22	17.11
42	9.74	18.04
43	10.30	19.01
44	10.91	20.11
45	11.57	21.40
46	12.28	22.91
47	13.04	24.54
48	13.86	26.22
49	14.75	27.95
50	15.71	29.81
51	16.74	32.23
52	17.86	35.33
53	19.07	39.58
54	20.37	45.48
55	21.77	53.09
56	23.29	62.09
57	24.92	71.59
58	26.68	81.60
59	28.58	91.15
60	30.62	99.45
61	31.75	103.79
62	32.90	106.05
63	34.05	107.17
64	35.20	108.21
65	36.35	109.19

只適用於 18 年繳付期
For 18-Year Pay

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.60	1.60
1	1.64	1.64
2	1.68	1.68
3	1.73	1.73
4	1.78	1.78
5	1.83	1.83
6	1.89	1.89
7	1.94	1.94
8	2.00	2.00
9	2.06	2.06
10	2.12	2.12
11	2.18	2.18
12	2.24	2.24
13	2.31	2.31
14	2.38	2.38
15	2.45	2.45
16	2.52	4.02
17	2.60	4.10
18	2.68	4.20
19	2.77	4.31
20	2.86	4.45
21	2.96	4.61
22	3.07	4.80
23	3.18	5.02
24	3.30	5.26
25	3.44	5.53
26	3.58	5.82
27	3.73	6.15
28	3.90	6.50
29	4.08	6.84
30	4.27	7.16
31	4.48	7.42
32	4.70	7.76
33	4.94	8.17
34	5.20	8.66
35	5.49	9.19
36	5.79	9.76
37	6.11	10.37
38	6.46	11.03
39	6.84	11.74
40	7.25	12.52
41	7.69	13.38
42	8.16	14.33
43	8.68	15.36
44	9.23	16.49
45	9.83	17.73
46	10.47	19.09
47	11.17	20.59
48	11.93	22.24
49	12.74	24.05
50	13.63	26.06
51	14.59	28.26
52	15.63	30.69
53	16.76	33.37
54	17.98	36.22
55	19.31	39.35

只適用於 25 年繳付期
For 25-Year Pay

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.06	1.06
1	1.10	1.10
2	1.13	1.13
3	1.16	1.16
4	1.20	1.20
5	1.24	1.24
6	1.29	1.29
7	1.33	1.33
8	1.38	1.38
9	1.43	1.43
10	1.48	1.48
11	1.53	1.53
12	1.58	1.58
13	1.64	1.64
14	1.70	1.70
15	1.76	1.76
16	1.82	2.33
17	1.89	2.56
18	1.97	2.80
19	2.05	3.05
20	2.13	3.31
21	2.24	3.56
22	2.34	3.82
23	2.46	4.08
24	2.59	4.35
25	2.72	4.61
26	2.88	4.89
27	3.04	5.17
28	3.22	5.45
29	3.41	5.76
30	3.63	6.10
31	3.86	6.50
32	4.11	6.94
33	4.39	7.42
34	4.69	7.95
35	5.03	8.53
36	5.39	9.17
37	5.79	9.89
38	6.23	10.68
39	6.71	11.57
40	7.25	12.52
41	7.84	13.78
42	8.50	15.13
43	9.23	16.65
44	10.03	18.37
45	10.93	20.29
46	11.93	22.43
47	13.04	24.54
48	14.28	27.30
49	15.65	30.40
50	17.19	33.98
51	18.89	37.71
52	20.79	42.56
53	22.90	49.28
54	25.25	58.79
55	27.86	71.67

只適用於繳付期至 65 歲
For pay to- age 65

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.66	2.66
1	2.70	2.70
2	2.75	2.75
3	2.82	2.82
4	2.91	2.91
5	3.00	3.00
6	3.10	3.10
7	3.22	3.22
8	3.33	3.33
9	3.45	3.45
10	3.58	3.58
11	3.71	3.71
12	3.85	3.85
13	3.99	3.99
14	4.13	4.13
15	4.28	4.28
16	4.44	6.32
17	4.60	6.52
18	4.77	6.74
19	4.95	6.99
20	5.14	7.26
21	5.34	7.56
22	5.55	7.89
23	5.76	8.24
24	5.99	8.63
25	6.24	9.04
26	6.49	9.47
27	6.76	9.94
28	7.03	10.43
29	7.33	10.94
30	7.63	11.48
31	7.95	12.04
32	8.28	12.62
33	8.62	13.23
34	8.98	13.85
35	9.35	14.50
36	9.73	15.16
37	10.12	15.84
38	10.53	16.55
39	10.95	17.27
40	11.38	18.01
41	11.83	18.77
42	12.29	19.56
43	12.76	20.37
44	13.26	21.21
45	13.77	22.08
46	14.30	22.98
47	14.85	23.92
48	15.43	24.89
49	16.04	25.92
50	16.68	27.00
51	17.36	28.14
52	18.08	29.34
53	18.85	30.62
54	19.67	31.99
55	20.56	33.45
56	21.52	35.01
57	22.56	36.69
58	23.70	38.50
59	24.94	40.46
60	26.30	42.57
61	27.72	43.94
62	29.24	45.27
63	30.76	46.60
64	32.28	47.93
65	33.80	49.26

只適用於 18 年繳付期
For 18-Year Pay

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

只適用於 25 年繳付期
For 25-Year Pay

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.96	1.96
1	2.02	2.02
2	2.08	2.08
3	2.14	2.14
4	2.20	2.20
5	2.26	2.26
6	2.28	2.28
7	2.41	2.41
8	2.54	2.54
9	2.67	2.67
10	2.81	2.81
11	2.95	2.95
12	3.08	3.08
13	3.21	3.21
14	3.34	3.34
15	3.47	3.47
16	3.60	5.64
17	3.73	5.77
18	3.86	5.93
19	3.99	6.10
20	4.13	6.30
21	4.27	6.52
22	4.42	6.77
23	4.58	7.04
24	4.75	7.34
25	4.93	7.67
26	5.12	8.03
27	5.32	8.41
28	5.54	8.82
29	5.77	9.26
30	6.02	9.73
31	6.28	10.22
32	6.56	10.74
33	6.86	11.29
34	7.17	11.86
35	7.50	12.46
36	7.84	13.08
37	8.20	13.73
38	8.57	14.40
39	8.96	15.10
40	9.37	15.83
41	9.79	16.59
42	10.23	17.37
43	10.69	18.18
44	11.16	19.03
45	11.65	19.92
46	12.16	20.84
47	12.70	21.80
48	13.26	22.80
49	13.85	23.86
50	14.48	24.97
51	15.14	26.14
52	15.86	27.37
53	16.62	28.68
54	17.44	30.07
55	18.34	31.54

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.30	1.30
1	1.34	1.34
2	1.38	1.38
3	1.43	1.43
4	1.47	1.47
5	1.52	1.52
6	1.55	1.55
7	1.65	1.65
8	1.75	1.75
9	1.85	1.85
10	1.96	1.96
11	2.06	2.06
12	2.17	2.17
13	2.27	2.27
14	2.38	2.38
15	2.49	2.49
16	2.60	3.41
17	2.72	3.77
18	2.83	4.16
19	2.95	4.57
20	3.08	5.00
21	3.25	5.38
22	3.41	5.77
23	3.59	6.16
24	3.78	6.55
25	3.98	6.93
26	4.20	7.30
27	4.44	7.67
28	4.69	8.03
29	4.96	8.38
30	5.26	8.72
31	5.56	9.29
32	5.89	9.87
33	6.24	10.48
34	6.60	11.11
35	7.00	11.77
36	7.41	12.48
37	7.85	13.22
38	8.32	14.02
39	8.83	14.88
40	9.37	15.83
41	9.96	16.67
42	10.59	17.60
43	11.29	18.62
44	12.05	19.75
45	12.89	21.00
46	13.82	22.38
47	14.85	23.92
48	16.01	25.63
49	17.30	27.52
50	18.77	29.61
51	20.41	32.01
52	22.28	34.78
53	24.39	38.01
54	26.77	41.83
55	29.48	46.41

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.61	2.61
1	2.66	2.66
2	2.71	2.71
3	2.78	2.78
4	2.84	2.84
5	2.90	2.90
6	2.98	2.98
7	3.06	3.06
8	3.14	3.14
9	3.24	3.24
10	3.33	3.33
11	3.43	3.43
12	3.53	3.53
13	3.64	3.64
14	3.75	3.75
15	3.86	3.86
16	3.99	6.35
17	4.13	6.51
18	4.26	6.71
19	4.41	6.93
20	4.56	7.18
21	4.73	7.46
22	4.90	7.76
23	5.08	8.11
24	5.28	8.49
25	5.48	8.89
26	5.70	9.34
27	5.94	9.83
28	6.18	10.34
29	6.44	10.89
30	6.73	11.49
31	7.03	12.11
32	7.35	12.80
33	7.69	13.53
34	8.06	14.30
35	8.45	15.14
36	8.88	16.03
37	9.34	16.99
38	9.83	18.04
39	10.35	19.14
40	10.91	20.26
41	11.53	21.39
42	12.18	22.55
43	12.88	23.76
44	13.64	25.14
45	14.46	26.75
46	15.35	28.64
47	16.30	30.68
48	17.33	32.78
49	18.44	34.94
50	19.64	37.26
51	20.93	40.29
52	22.33	44.16
53	23.84	49.48
54	25.46	56.85
55	27.21	66.36
56	29.11	77.61
57	31.15	89.49
58	33.35	102.00
59	35.73	113.94
60	38.28	124.31
61	39.69	129.74
62	41.13	132.56
63	42.56	133.96
64	44.00	135.26
65	45.44	136.49

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.00	2.00
1	2.05	2.05
2	2.10	2.10
3	2.16	2.16
4	2.23	2.23
5	2.29	2.29
6	2.36	2.36
7	2.43	2.43
8	2.50	2.50
9	2.58	2.58
10	2.65	2.65
11	2.73	2.73
12	2.80	2.80
13	2.89	2.89
14	2.98	2.98
15	3.06	3.06
16	3.15	5.03
17	3.25	5.13
18	3.35	5.25
19	3.46	5.39
20	3.58	5.56
21	3.70	5.76
22	3.84	6.00
23	3.98	6.28
24	4.13	6.58
25	4.30	6.91
26	4.48	7.28
27	4.66	7.69
28	4.88	8.13
29	5.10	8.55
30	5.34	8.95
31	5.60	9.28
32	5.88	9.70
33	6.18	10.21
34	6.50	10.83
35	6.86	11.49
36	7.24	12.20
37	7.64	12.96
38	8.08	13.79
39	8.55	14.68
40	9.06	15.65
41	9.61	16.73
42	10.20	17.91
43	10.85	19.20
44	11.54	20.61
45	12.29	22.16
46	13.09	23.86
47	13.96	25.74
48	14.91	27.80
49	15.93	30.06
50	17.04	32.58
51	18.24	35.33
52	19.54	38.36
53	20.95	41.71
54	22.48	45.28
55	24.14	49.19

只適用於 25 年繳付期
For 25-Year Pay

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.33	1.33
1	1.38	1.38
2	1.41	1.41
3	1.45	1.45
4	1.50	1.50
5	1.55	1.55
6	1.61	1.61
7	1.66	1.66
8	1.73	1.73
9	1.79	1.79
10	1.85	1.85
11	1.91	1.91
12	1.98	1.98
13	2.05	2.05
14	2.13	2.13
15	2.20	2.20
16	2.28	2.91
17	2.36	3.20
18	2.46	3.50
19	2.56	3.81
20	2.66	4.14
21	2.80	4.45
22	2.93	4.78
23	3.08	5.10
24	3.24	5.44
25	3.40	5.76
26	3.60	6.11
27	3.80	6.46
28	4.03	6.81
29	4.26	7.20
30	4.54	7.63
31	4.83	8.13
32	5.14	8.68
33	5.49	9.28
34	5.86	9.94
35	6.29	10.66
36	6.74	11.46
37	7.24	12.36
38	7.79	13.35
39	8.39	14.46
40	9.06	15.65
41	9.80	17.23
42	10.63	18.91
43	11.54	20.81
44	12.54	22.96
45	13.66	25.36
46	14.91	28.04
47	16.30	30.68
48	17.85	34.13
49	19.56	38.00
50	21.49	42.48
51	23.61	47.14
52	25.99	53.20
53	28.63	61.60
54	31.56	73.49
55	34.83	89.59

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	3.33	3.33
1	3.38	3.38
2	3.44	3.44
3	3.53	3.53
4	3.64	3.64
5	3.75	3.75
6	3.88	3.88
7	4.03	4.03
8	4.16	4.16
9	4.31	4.31
10	4.48	4.48
11	4.64	4.64
12	4.81	4.81
13	4.99	4.99
14	5.16	5.16
15	5.35	5.35
16	5.55	7.90
17	5.75	8.15
18	5.96	8.43
19	6.19	8.74
20	6.43	9.08
21	6.68	9.45
22	6.94	9.86
23	7.20	10.30
24	7.49	10.79
25	7.80	11.30
26	8.11	11.84
27	8.45	12.43
28	8.79	13.04
29	9.16	13.68
30	9.54	14.35
31	9.94	15.05
32	10.35	15.78
33	10.78	16.54
34	11.23	17.31
35	11.69	18.13
36	12.16	18.95
37	12.65	19.80
38	13.16	20.69
39	13.69	21.59
40	14.23	22.51
41	14.79	23.46
42	15.36	24.45
43	15.95	25.46
44	16.58	26.51
45	17.21	27.60
46	17.88	28.73
47	18.56	29.90
48	19.29	31.11
49	20.05	32.40
50	20.85	33.75
51	21.70	35.18
52	22.60	36.68
53	23.56	38.28
54	24.59	39.99
55	25.70	41.81
56	26.90	43.76
57	28.20	45.86
58	29.63	48.13
59	31.18	50.58
60	32.88	53.21
61	34.65	54.93
62	36.55	56.59
63	38.45	58.25
64	40.35	59.91
65	42.25	61.58

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

只適用於 25 年繳付期
For 25-Year Pay

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.45	2.45
1	2.53	2.53
2	2.60	2.60
3	2.68	2.68
4	2.75	2.75
5	2.83	2.83
6	2.85	2.85
7	3.01	3.01
8	3.18	3.18
9	3.34	3.34
10	3.51	3.51
11	3.69	3.69
12	3.85	3.85
13	4.01	4.01
14	4.18	4.18
15	4.34	4.34
16	4.50	7.05
17	4.66	7.21
18	4.83	7.41
19	4.99	7.63
20	5.16	7.88
21	5.34	8.15
22	5.53	8.46
23	5.73	8.80
24	5.94	9.18
25	6.16	9.59
26	6.40	10.04
27	6.65	10.51
28	6.93	11.03
29	7.21	11.58
30	7.53	12.16
31	7.85	12.78
32	8.20	13.43
33	8.58	14.11
34	8.96	14.83
35	9.38	15.58
36	9.80	16.35
37	10.25	17.16
38	10.71	18.00
39	11.20	18.88
40	11.71	19.79
41	12.24	20.74
42	12.79	21.71
43	13.36	22.73
44	13.95	23.79
45	14.56	24.90
46	15.20	26.05
47	15.88	27.25
48	16.58	28.50
49	17.31	29.83
50	18.10	31.21
51	18.93	32.68
52	19.83	34.21
53	20.78	35.85
54	21.80	37.59
55	22.93	39.43

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.63	1.63
1	1.68	1.68
2	1.73	1.73
3	1.79	1.79
4	1.84	1.84
5	1.90	1.90
6	1.94	1.94
7	2.06	2.06
8	2.19	2.19
9	2.31	2.31
10	2.45	2.45
11	2.58	2.58
12	2.71	2.71
13	2.84	2.84
14	2.98	2.98
15	3.11	3.11
16	3.25	4.26
17	3.40	4.71
18	3.54	5.20
19	3.69	5.71
20	3.85	6.25
21	4.06	6.73
22	4.26	7.21
23	4.49	7.70
24	4.73	8.19
25	4.98	8.66
26	5.25	9.13
27	5.55	9.59
28	5.86	10.04
29	6.20	10.48
30	6.58	10.90
31	6.95	11.61
32	7.36	12.34
33	7.80	13.10
34	8.25	13.89
35	8.75	14.71
36	9.26	15.60
37	9.81	16.53
38	10.40	17.53
39	11.04	18.60
40	11.71	19.79
41	12.45	20.84
42	13.24	22.00
43	14.11	23.28
44	15.06	24.69
45	16.11	26.25
46	17.28	27.98
47	18.56	29.90
48	20.01	32.04
49	21.63	34.40
50	23.46	37.01
51	25.51	40.01
52	27.85	43.48
53	30.49	47.51
54	33.46	52.29
55	36.85	58.01

只適用於繳付期至 65 歲
For pay to- age 65

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更改中文計劃名稱版本

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

I. 前言

癌症多重賠償成功引入到加裕智倍保（PEU）及加裕倍安保 (加強版) (PEP)。秉承 AIA 的品牌承諾幫助大家活得更健康、長久及美好，我們很高興推出此癌症多重賠償給更多已享有危疾保障客戶，從以填補他們的保障缺口並加強其癌症保障。AIA 擁有龐大的潛在客戶群，我們現擁有超過 600,000 名危疾保障客戶。

誠意推出「進添」計劃 - 癌症保障:

「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障是一份危疾保障保險計劃，特別提供癌症復發保障，直至受保人 85 歲為止，讓您和家人安心邁步未來。此計劃設計予已經持有現有危疾保障計劃的客戶投保從而加強現有危症保障。在首次危疾賠償後（**首次危疾賠償退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**），其後續的第二次及第三次癌症賠償則可填補現有危疾保障計劃的癌症保障缺口，讓您繼續獲享周全癌症保障。

重要提示：此計劃是設計予已經持有現有危疾保障計劃的客戶投保及客戶現有足夠資金應付首次危疾/身故。如客戶現沒有任何危疾保障應付首次危疾/身故，我們不可以向他們介紹此產品。

目標客戶



「進添」計劃 - 癌症保障鼓勵**現有顧客再次投保**。對已購買單次危疾保障計劃的顧客而言，他們能加強在首次診斷危疾（保障 58 種危疾）後再診斷患上癌症之癌症保障。而已購買上一代推出之多重危疾保障計劃的顧客（例如多重安心保 (MCP)、多重進泰安心保 (SCP)），與現有計劃相比，癌症多重賠償能提供兩次 3 年的癌症等候期的額外癌症保障，而 MCP 和 SCP 的癌症等候期是 5 年。

II. 「進添」計劃 - 癌症保障之五大特點

癌症多重賠償

- 提出首次受保危疾索償（58 種危症）後，在第二次及第三次索償中提供癌症保障

危疾或身故退還保費賠償

- 首次受保危疾賠償（58 種危症）或身故時**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**

提出首次危疾索償後豁免繳付保費保障

- 提出首次受保危疾索償（58 種危症）後，無須再繳付基本保單之後續保費

無索償記錄可獲退還保費

- **退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**如受保人到達 85 歲而沒有任何索償記錄

「AIA Vitality 健康程式」折扣

- 加入成為「AIA Vitality 健康程式」會員，即享首年保費 9 折

備註：在首次受保危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時，我們會退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）

III. 產品特點

以下是「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障的產品特點：

「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障	
保費繳付年期及投保年齡範圍	**保費繳付年期** **投保年齡範圍** 18 年 15 日至 65 歲 25 年 15 日至 55 歲 至 65 歲 15 日至 55 歲
紅利/分紅	不適用
個人最低投保額	**50,000 美元**
個人最高投保額	**1,000,000 美元** （不計算於現行 1,500,000 美元之個人危疾最高保額內）
抵港抵澳內地受保人	適用於「進添明珠」計劃 - 癌症保障
受保危疾數目	• **58 種危疾（首次索償）及** • **癌症多重賠償（只在第二次及第三次索償）**
保障期	• 身故退還保費賠償: 至 85 歲 • 危疾退還保費賠償: 至 85 歲^ • 癌症多重賠償: 至 85 歲，包括隨後的甲狀腺癌和前列腺癌* ^不能獨立生活只保障至受保人 65 歲 *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
身故退還保費賠償	• 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），此保障只適用於從沒有支付任何危疾賠償之保障
危疾退還保費賠償	• 我們將退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）（如在首次危疾索償確診患上 58 種保障危疾中的任何一種，包括癌症）
癌症多重賠償	• 合共 200%保額 o 包括持續、擴散、復發或新確診癌症 o 提供多達兩次的癌症保障，每次支付 100%保額賠償及最多賠償 2 次，合共總額 200%保額

IV. 主要特色

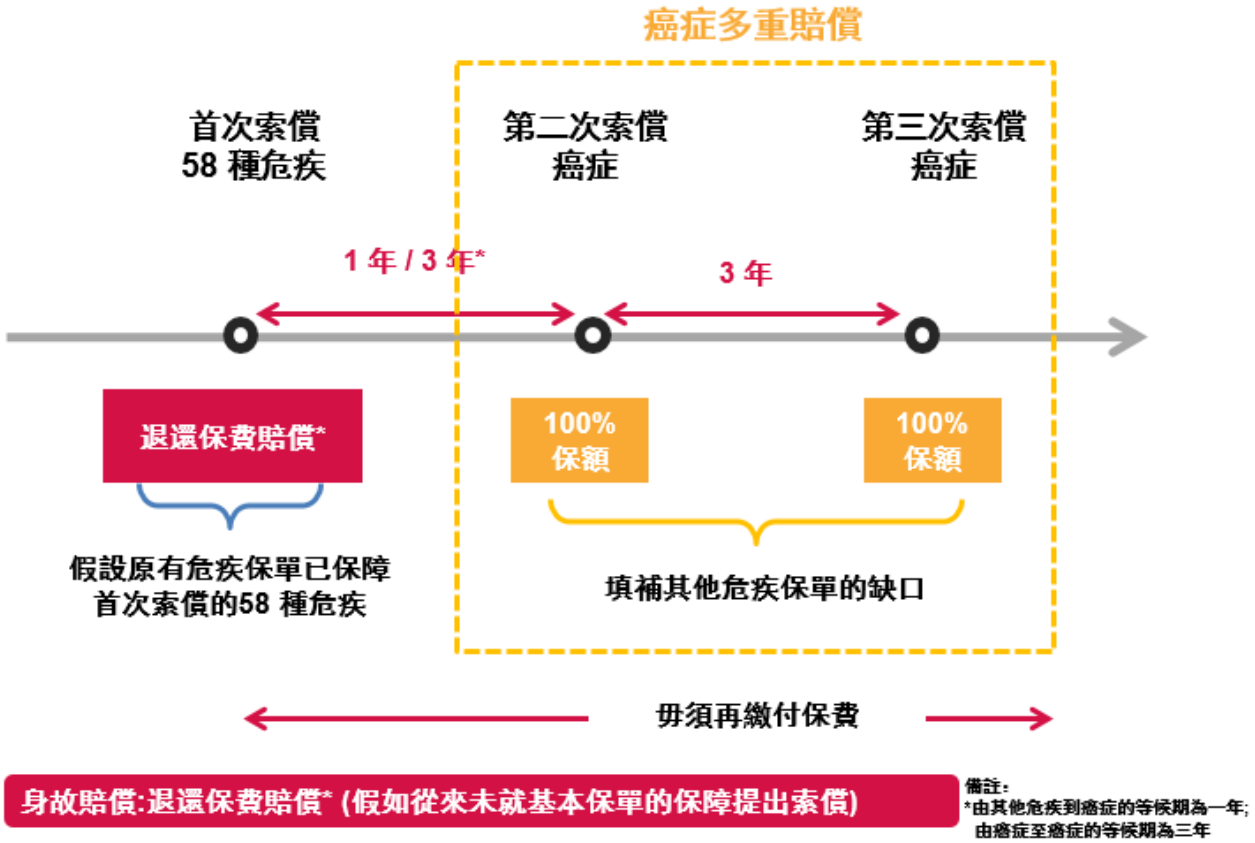
癌症多重賠償

過去多年，我們致力研發多款危疾保障產品，滿足不同顧客的需要。而市場上的危疾產品亦愈加全面。有見及此，AIA特別為已享有危疾保障的顧客特設癌症復發保障，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。

當你就保障危疾提出首次受保疾病索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

若受保人於該獲得癌症多重賠償的癌症後3年，確診原有癌症依然持續、患上相關或另一癌症，並於確診日起計生存超過15日，我們會再次支付相等於保額100%的癌症多重賠償，為抗癌路上提供經濟支援，讓受保人繼續安心接受治療。此計劃的最高賠償總額為退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）加上200%保額。

<u>癌症多重賠償的圖例</u>



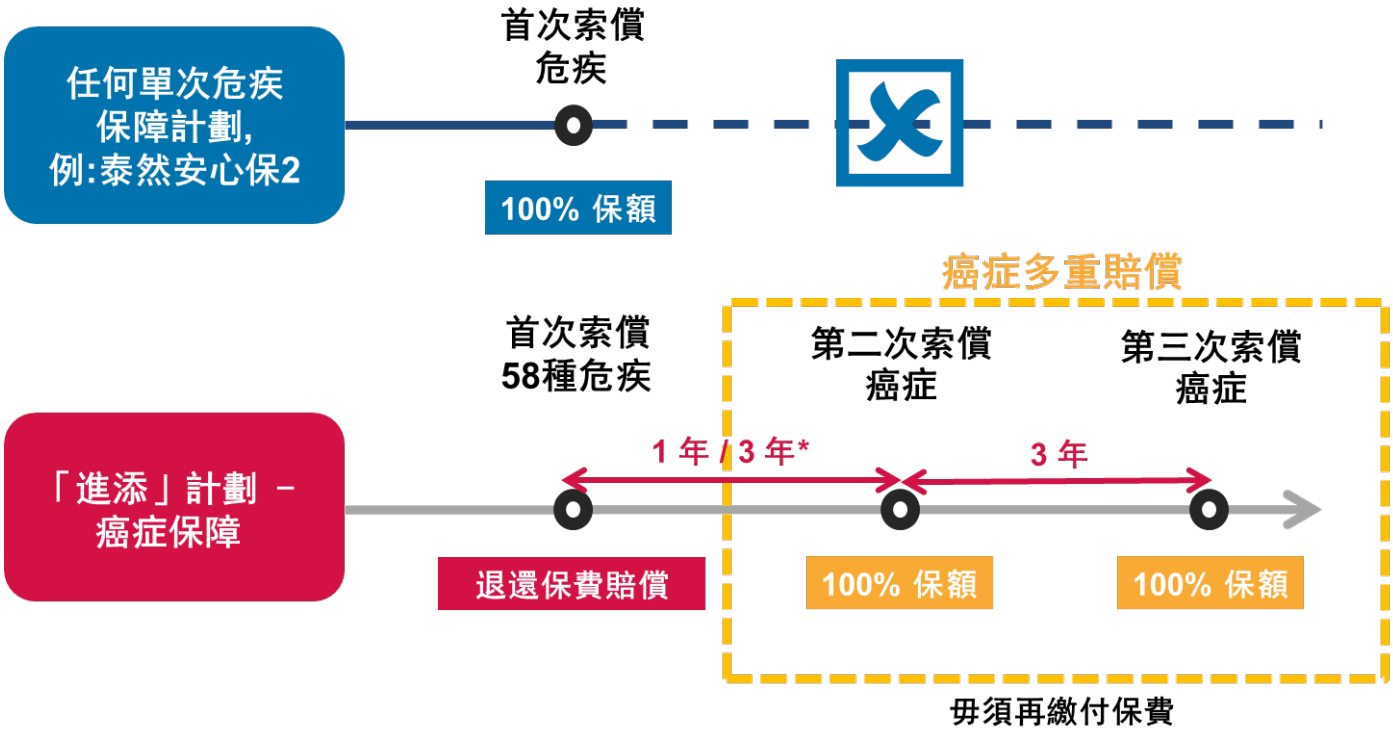
備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。

「進添」計劃 - 癌症保障補充單次危疾保障計劃

隨著癌症存活率的提升和現代醫療技術的突破，壽命的延長同時意味著癌症復發或患上另一種癌症的機會增加。市面上那些於支付首次嚴重疾病賠償後就終止的危疾保障計劃已不能滿足客戶對多重危疾保障的需求。以下的圖例說明在癌症不幸再次出現時，「進添」計劃 - 癌症保障如何為**現享有危疾保障的客戶**提供癌症保障，填補保障缺口。

在下圖中，客戶**現享有危疾保障**（例如泰然安心保2 (ECP2)，進泰安心保2(PCP2) 或受保於其他保險公司的危疾保障計劃）。當首次確診患上保障危疾，現享有的危疾保障會在作出100%保額的賠償後終止。

同時，當提出首次保障危疾索償，「進添」計劃 - 癌症保障會向受保客戶**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）**。客戶無須再就「進添」危疾保障計劃繳付保費，並可繼續獲享癌症多重賠償的保障。癌症多重賠償為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償，即使將來健康突變，仍能與家人安然面對。

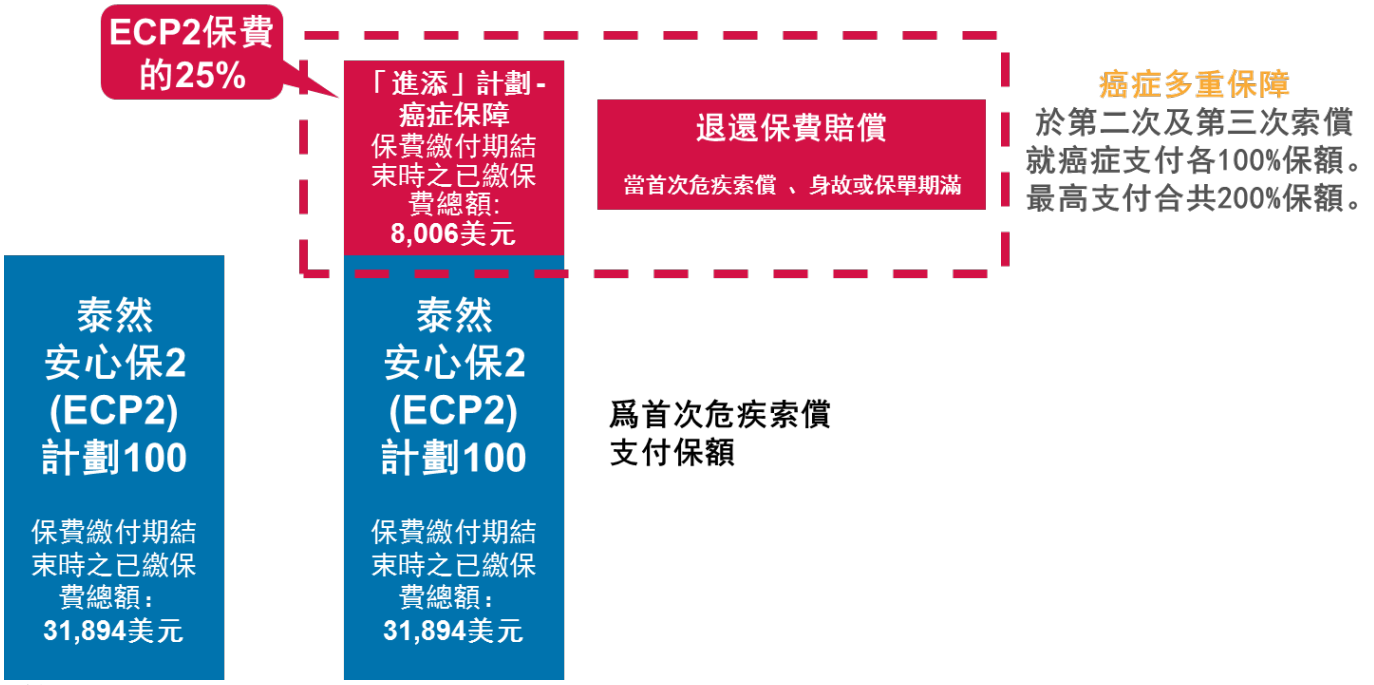


備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。

例子:

- 保單持有人及受保人: Eric (30 歲、男人、非吸煙者)
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的泰然安心保 2 （ECP2）計劃 100 保障計劃
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的「進添」計劃 - 癌症保障

根據以下的例子憑額外相等於 ECP2 計劃 100 保費的 25%*，Eric 可增加現有危疾保障之餘亦能為自己及家人多設一層保護網。「進添」計劃 – 癌症保障提供的癌症多重賠償，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。即使將來他不幸確診患上癌症，也可填補現有危疾保障留下的保障缺口。
備註： * LUP 額外保費的百分比（相當於 ECP2 計劃 100 保費的 25%）是根據保費繳付期結束時支付的總保費而計算。



備註:

- 「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。
- 當客戶就保障危疾提出首次受保索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。
- 如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

泰然安心保 2 (ECP2) 計劃 100 與「進添」計劃 - 癌症保障(LUP)之保費比較

客戶可以通過「進添」計劃 - 癌症保障加強癌症保障，並以相宜的保費填補現有危疾保障的保障缺口。

在下列的泰然安心保 2 (ECP2) 計劃 100 與「進添」計劃 - 癌症保障(LUP)之總保費比較例表中，我們假設受保人是香港非吸煙者而其投保保額為 75,000 美元。

保費繳付期為 18 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,582	2,822	22%	12,299	3,591	29%
10	16,119	3,591	22%	15,539	4,833	31%
20	21,087	4,928	23%	20,210	6,939	34%
30	28,661	7,263	25%	27,972	10,301	37%
40	41,054	11,786	29%	39,839	15,363	39%
50	60,210	21,209	35%	56,160	22,518	40%

注意:

*LUP 不提供非保證回報

保費繳付期為 25 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,975	3,000	23%	12,581	3,675	29%
10	17,119	3,975	23%	16,331	5,269	32%
20	22,913	5,363	23%	22,031	7,744	35%
30	31,894	8,006	25%	31,069	11,288	36%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	25,556	36%	67,425	27,150	40%

注意:

*LUP 不提供非保證回報

保費繳付期至 65 歲

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100 (保費繳付期為 25 年)^	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**	**ECP2 計劃 100 (保費繳付期為 25 年)^**	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**
0	12,975	5,168	40%	12,581	6,338	50%
10	17,119	6,105	36%	16,331	8,085	50%
20	22,913	7,189	31%	22,031	10,395	47%
30	31,894	9,529	30%	31,069	13,808	44%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	19,339	27%	67,425	21,116	31%

注意:

*LUP 不提供非保證回報

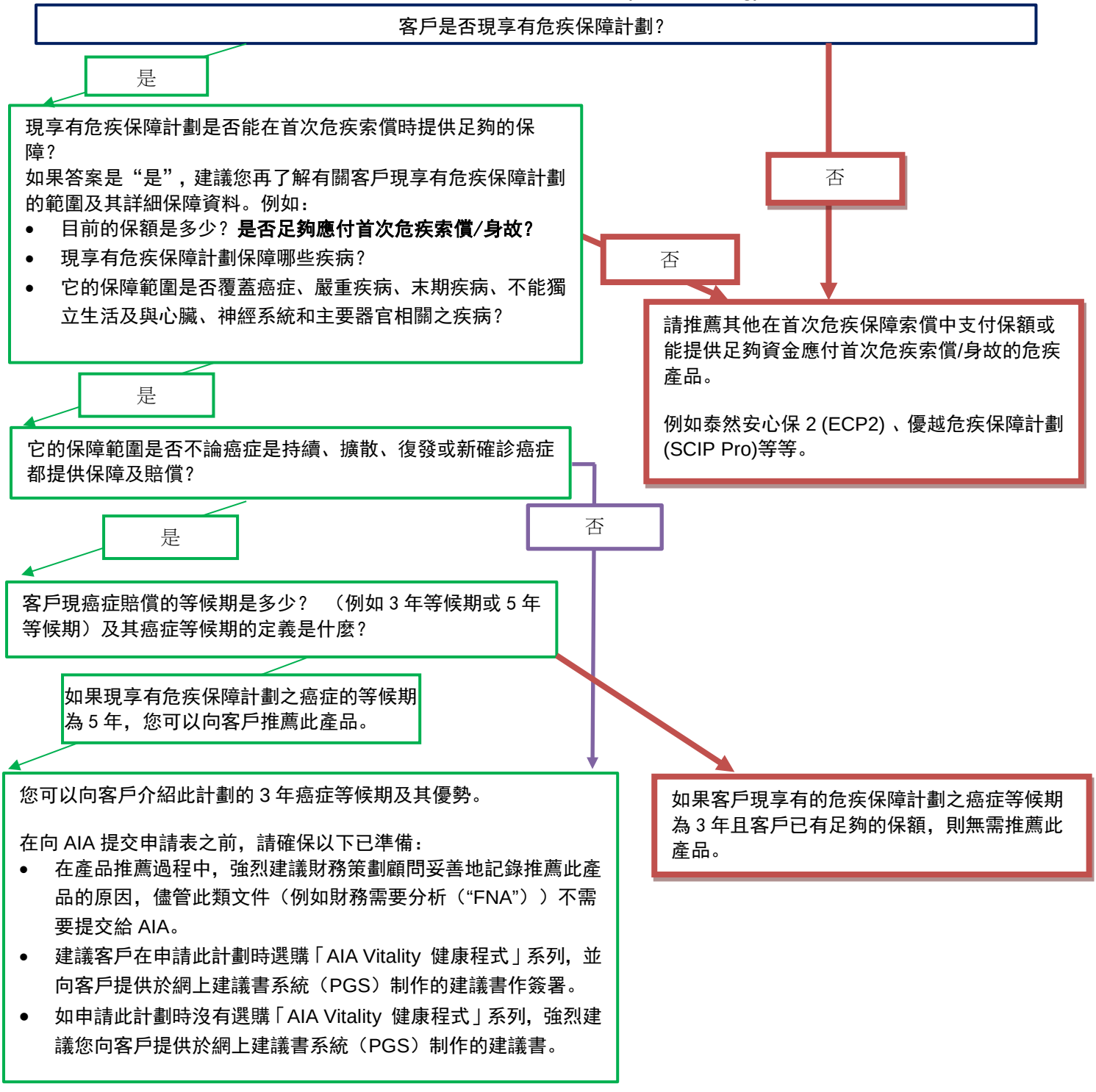
^由於 ECP2 計劃 100 保費繳付期不設保費繳付期至 65 歲，所以使用 ECP2 計劃 100 保費繳付期為 25 年的保費作比較。

ECP2 計劃 100 支付 100%保額（即 75,000 美元）而 LUP 會在首次保障危疾賠償退回相等於**扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。**ECP2 計劃 100 會在支付 100%保額後終止而 LUP 會繼後為第二次和第三次索償提供癌症保障。

銷售流程

在銷售流程中，需讓客戶清楚地了解他們的保障需求及「進添」計劃 - 癌症保障的主要特色，**在首次保障危疾索償時退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）；**而**在第二次及第三次的癌症索償時**，藉著癌症多重賠償，**分別每次支付 100%保額**的癌症多重賠償。

以下是在與您的客戶推薦此產品之前的建議實情調查過程(fact- finding)：



重要提示：投保申請流程，核保流程，新客戶之歡迎信及隨機售後跟進電話

投保申請流程

- 通過實情調查過程，您需要確保您的客戶有**足夠資金應付首次危疾索償/身故**及適合購買「進添」計劃 – 癌症保障。然後，您可為客戶提交投保申請。
- 在投保申請流程中，我們將要求申請人聲明他/她是否現已經持有危疾保障計劃及目前的保額（如適用）。

核保流程

- 提交投保申請後，我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。
- 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
- 所有投保申請都需要通過正常的醫療核保，我們將核保 58 個保障危疾。取決於核保後之決定，任何額外附加保費或不保事項有可能應用於受保人。

保單繕發隨附之新客戶之歡迎信

在新客戶之歡迎信中，我們將再次提醒保單持有人以下「進添」計劃 - 癌症保障的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

保單繕發後與保單冷靜期日屆滿前之隨機售後跟進電話

我們將隨機致電保單持有人進行售後確認及再次提醒保單持有人「進添」計劃 - 癌症保障的以下主要特點。

所有售後跟進電話將在保單冷靜期日屆滿前進行。如所選的保單持有人提供"不肯定"的回復，AIA 將通知財務策劃顧問與客戶澄清（遵循現有的售後跟進電話流程）。

備註：「進添」計劃 - 癌症保障的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

V. 常見問題

1.	**假設客戶與另一家保險公司購買了首個危疾保障。 由於 AIA 和其他保險公司保障疾病的數量和定義不同，如果首個確診危疾在其他保險公司得到索償而不是 AIA，該怎麼辦？** 我們相信 AIA 的危疾保障覆蓋範圍和定義緊密與市場對齊。如果首個危疾索償不符合保障危疾之定義，AIA 則不會支付任何索償。客戶需要等待第二個危疾索償，而該索償符合保障危疾之定義，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**。其後，當客戶被診斷患有癌症並符合相關索償條件時，我們會支付 100%保額的癌症多重賠償給他/她。
2.	**如都購買「進添」計劃 - 癌症保障，客戶現有危疾保障計劃的癌症等候期（例如，MCP2 之 5 年癌症等候期）會否縮短至 3 年？** 不會。兩份不同危疾保障計劃的癌症等候期將分開管理，並且互不影響。
3.	**如都通過選購「AIA Vitality 健康程式」而獲得保費折扣，將如何計算退還保費賠償？** 退還保費賠償將根據扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。
4.	**我是否可以向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦「進添」計劃 - 癌症保障？** 不可以。您不能向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦此產品。 在核保過程中，我們將核實申請人現是否在 AIA 或其他保險公司享有任何危疾保障計劃。 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
5.	**「進添」計劃 - 癌症保障的保障範圍是否保障早期危疾之原位癌及早期惡性腫瘤？** 否，「進添」計劃 - 癌症保障的保障範圍不涵蓋原位癌、早期惡性腫瘤及其他早期危疾。
6.	**如果客戶想購買「進添」計劃 - 癌症保障，他/她必須現享有危疾保障計劃及現有足夠資金應付首次危疾索償/身故。就此而言，危疾保障計劃是指什麼？** 危疾保障計劃是指當受保人確診患上保障危疾時其危疾保障計劃會支付一筆過的賠償。

VI. 保單契約 – 輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」(請參閱下頁)。此文件主要是引導瞭解保單契約的重要事項，並清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

此文件旨在引導瞭解此產品保障的主要事項 (包括限制範圍、主要的保單條款及條件和不保事項)，並不會列載詳細的保障。因此，此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

第一部份：基本定義

1. 此計劃包括甚麼疾病?

此計劃包括在「基本定義」下所指明及訂立的 58 種危疾。

詳情請參閱保單契約：
- **「基本定義」 – 「危疾」**

2. 是否於保單生效時便立即可享有受保疾病的保障?

保單只保障於保單的繕發日期或最近期之生效日期（以較後者為準）起計 90 日後才開始出現受保疾病之徵狀或病徵(即有 90 日的等候期)。

詳情請參閱保單契約：
- **「基本定義」 – 「危疾」**

第二部份：利益條文

3. 此計劃有沒有提供任何身故賠償?

有。我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**作為身故賠償。已付基本保費總和可因任何以批註形式作出保額的更改或因任何健康計劃或其他情況所提供的保費折扣而有所更改。

詳情請參閱保單契約：
- **「基本定義」– 「已付基本保費總和」及「保額」**
- **「利益條文」– 「身故退還保費賠償」**
- **「一般條文」– 「支付賠償」**

4. 我可以就每種受保疾病獲得多少賠償?

若被診斷罹患任何一項保障危疾，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**，並受限於，就末期疾病及不能獨立生活的索償而言，相關之該疾病或殘廢不可符合任何其他危疾的定義。

當作出首次危疾退還保費賠償後，我們將豁免此基本保單應繳付之結餘保費。受保人會繼續獲享癌症多重賠償。有關癌症多重賠償之詳細信息，請參閱 Q6。

詳情請參閱保單契約：
- **「基本定義」– 「危疾」**
- **「利益條文」– 「危疾退還保費賠償」及「危疾豁免繳付保費」**

5. 我會否得到終身的保障?

不會。在保單生效期間，你會受保於此保單的身故保障、危疾保障^及癌症多重賠償*至 85 歲。

^「不能獨立生活」的保障會在 65 歲終止。詳情請參閱基本保單。

*若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。

詳情請參閱保單契約：
- **「利益條文」–** **「保單終止」**

6. 甚麼是癌症多重賠償?

癌症多重賠償會為癌症持續、擴散、復發或新確診癌症提供多達兩次的額外癌症賠償，每次賠償為高達原有保額的100%。

癌症多重賠償有以下的限制：
- 緊接之對上一次癌症及下一次癌症的診斷日期需相隔 3 年；而緊接之對上一次疾病及下一次癌症的診斷日期需相隔 1 年
- 受保人需在下一次癌症診斷日期後仍然生存最少 15 天
- 此保障最多就下一次癌症賠償兩次

詳情請參閱保單契約：
- **「基本定義」–** **「緊接之對上一次癌症」、「下一次癌症」、「緊接之對上一次疾病」**
- **「利益條文」–** **「癌症多重賠償」**

7. 保單有甚麼不保事項?

除了身故退還保費賠償之**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**外，就此保單，我們不會保障由下列任何一項引致的任何事故：
- 投保前或保單繕發後 90 日內首次出現徵狀或病徵的疾病或因此而引致的手術；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的暴發性病毒性肝炎或癌病；
- 自致之傷害；及
- 任何於保單之繕發前已存在的身體或精神狀況所導致的任何疾病，而此等狀況並沒有在投保申請書或健康聲明內透露。

詳情請參閱保單契約：
- **「利益條文」–** **「不保事項」**

第三部份：一般條文

8. 若在投保時誤報受保人的吸煙習慣，會有什麼後果？

吸煙習慣是計算保費的重要因素之一，所以必需在投保時申報，否則，本公司可使此保單無效。

詳情請參閱保單契約：

- **「一般條文」-** **「吸煙習慣」**

9. 若在投保時誤報年齡及性別，會有什麼後果？

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：

- **「一般條文」-** **「誤報年齡及／或性別」**

10. 保單會在什麼情況下會終止？

如以下任何情況發生，我們將會取消你的保單，而受保人將失去保障：

- 受保人身故；
- 於保費到期日後 31 日內仍未繳交保費；
- 在保單期滿日期;或
- 保單持有人退保。

詳情請參閱保單契約：

- **「一般條文」-** **「保單終止」**
- **「基本定義」-** **「期滿日期/期滿日」**

附錄一: 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>銷售日期</td><td colspan="3">2018 年 11 月 26 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障 - 限期繳費危疾保險提供癌症多重賠償及在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時退還保費賠償
• 保障 58 種危疾及癌症多重賠償
• 在癌症多重賠償內提供額外兩次的癌症賠償
• 提供「AIA Vitality 健康程式」及保費折扣
• 在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時, 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
• 明珠版本是專為抵港抵澳內地人士而設 – 其利益是跟「進添」計劃 - 癌症保障一樣而保費率是不同（包括內地受保人之國藉評級額外保費）。抵港抵澳內地人士只可購買明珠版。</td></tr>
<tr><td rowspan="8">計劃編號</td><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」計劃 - 癌症保障</td><td>「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18NN5</td><td>CIB18NN5</td></tr>
<tr><td>25年</td><td>CIA25NN5</td><td>CIB25NN5</td></tr>
<tr><td>至65歲</td><td>CIA65NN5</td><td>CIB65NN5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」計劃 - 癌症保障</td><td>「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18SN5</td><td>CIB18SN5</td></tr>
<tr><td>25年</td><td>CIA25SN5</td><td>CIB25SN5</td></tr>
<tr><td>至65歲</td><td>CIA65SN5</td><td>CIB65SN5</td></tr>
</table>

A. 利益

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障
1.保障期	身故退還保費賠償：至 85 歲* 危疾退還保費賠償：至 85 歲 [1] 癌症多重賠償：至 85 歲* *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
2.身故退還保費賠償	身故退還保費賠償 • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），唯就此保單下沒有作出任何其他索償
3.危疾退還保費賠償 [2]	危疾退還保費賠償（確診患上 58 種保障危疾之一） • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
4.豁免繳付保費保障	當作出首次危疾退還保費賠償後 （即退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）），我們將豁免此基本保單應繳付之結餘保費。當受保人因危疾而獲豁免基本計劃保費時，附加契約不會因此而終止（及仍需繼續繳交附加契約保費）。
5. 癌症多重賠償	當作出首次保障危疾賠償之退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）之後，其後確診癌症 [3, 4]，在該確診日期後仍然生存最少 15 天，我們將支付： 保額的 100% (最多支付兩次)[5] 如首次索償為癌症，癌症多重賠償會於癌症確診後 3 年生效，為不論是癌症持續、擴散、復發或新確診癌症提供保障。 如首次索償為癌症以外的嚴重疾病，等候期則為 1 年。 此保障會在受保人到達 85 歲時終止。

[1] 不能獨立生活只保障至受保人 65 歲

[2] 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

[3] 包括但不限於：i) 緊接之對上一次癌症的延續；ii) 與緊接之對上一次癌症相關之癌症；或 iii) 與緊接之對上一次癌症不相關之新癌症。

[4] 若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。其他癌症保障至 85 歲。

[5] 保額是指於保單資料頁內列明為「保額」的金額，亦是計算癌症多重賠償的依據

<table>
<tr><th></th><th>「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</th></tr>
<tr><td>6. 現金惠益</td><td>若保單期滿、持有人將此保單退保或保單失效，在沒有就此保單作出任何索償的情況下，將根據下表支付相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的已繳保費總額的相對百分比金額（不包括額外附加保費及利息）：
<table>
<tr><th>已完結之保單年度</th><th>已繳保費總和之回贈百分比</th></tr>
<tr><td>0-2</td><td>0%</td></tr>
<tr><td>3-5</td><td>20%</td></tr>
<tr><td>6-17</td><td>25%</td></tr>
<tr><td>18-24</td><td>35%</td></tr>
<tr><td>25 或以上</td><td>50%</td></tr>
<tr><td>保單期滿
（即受保人 85 歲生日之後的首個保單周年日）</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>7. 自殺及誤報年齡、性別、 吸煙狀況、慣常居住地 / 國籍</td><td>• 自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。
• 誤報年齡及性別：跟隨現行傳統壽險之規則。
• 誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。</td></tr>
</table>

B. 保費

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障
1. 保費形式	保費並非保證但不會按年齡增加而遞增
2. 保費繳付期	18 年 / 25 年/ 至 65 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 (詳見附錄三之保費率表)
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳
5. 大額折扣	不適用
6. 健康生活折扣	不適用

C. 產品細節

	「進添」計劃 – 癌症保障/「進添明珠」計劃 – 癌症保障		
1. 投保年齡	**保費繳付年期** 18 年 25 年 至 65 歲	**投保年齡範圍** 15 日 – 65 歲 15 日 – 55 歲 15 日 – 55 歲	
2. 最低投保額	50,000 美元		
3. 最高投保額 (以每名受保人計)	1,000,000 美元 （不計算於現行 1,500,000 美元之個人危疾最高保額內）		
4. 銷售地點	香港 / 澳門		
5. 貨幣	美元 (US$)		
6. 附加契約	不適用		
7. 計劃類別	傳統壽險		
8. 保單契約及保單契約頁碼	新中文計劃名稱	**「進添」計劃 - 癌症保障**	**「進添明珠」計劃 - 癌症保障**
	基本計劃	DCGE	DCGF
	不保事項批註	BNAM	BNAM
	中華人民共和國批註	不適用	BMBN
	舊中文計劃名稱	**「進添」癌症保障計劃**	**「進添明珠」癌症保障計劃**
	基本計劃名稱更改批註 #	BDBX	BDBY
	基本計劃	DCEX	DCEY
	不保事項批註	BNAL	BNAL
	中華人民共和國批註	不適用	BMBL
	#只適用於中文版保單契約		

D. 核保規則

<table>
<tr><th></th><th>「進添」計劃 – 癌症保障/「進添明珠」計劃 – 癌症保障</th></tr>
<tr><td>1. 體檢要求</td><td>• 只核保50%的保額
• 跟隨現行人壽及危疾保障之合共要求。
• 當受保人以非吸煙者優惠保費申請保單,而又同時需進行例行或額外顯微鏡尿液分析(MU),才需要進行尼古丁尿液測試(Cotinine Test) 。</td></tr>
<tr><td>2. 財務核保要求</td><td>• 只核保50%的保額
• 跟隨現行危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
危疾：
<table>
<tr><th>年齡</th><th>年薪倍數</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>
</td></tr>
<tr><td>3. 體檢評級</td><td>• 人壽部分不設附加保費
• 危疾保障部分MR“A”至“F” 評級
• 如果危疾保障部分之評級大於 “F”申請將不獲批核</td></tr>
<tr><td>4. 職業評級</td><td>• 參閱現行職業風險評級表中危疾保障之評級。</td></tr>
<tr><td>5. 國籍評級</td><td>• 參閱現行國籍風險評級表中危疾保障之評級, 如危疾保障不獲批准, 將不能申請此基本計劃。
• 內地受保人只可以投保明珠版本。</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>壽險投保申請書：
香港：
壽險及人身意外保險投保申請書- OPUAIF00
澳門：
壽險及人身意外保險投保申請書- OPMCUF13</td></tr>
<tr><td>8. VIP Club</td><td>計算入 VIP Club 的保費：
18 年、 25 年及至 65 歲繳付年期 – 100%</td></tr>
<tr><td>9. 非標準保費折扣優惠</td><td>不適用</td></tr>
<tr><td>10. 要員保險 / 替代</td><td>不適用</td></tr>
<tr><td>11. 其他要求：</td><td>此產品只可售予已有危疾保障的客戶。我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。</td></tr>
</table>

E. 保戶服務行政指引

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障
1. 更改保額	不適用
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 可以 Redating
3. 申請減價 (Appeal Loading)	跟隨現行規則
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。 • 轉換後，保單下之現金價值亦會因保費變更而相應更改。
5. 更改基本計劃	不適用
6. 自定期保險轉入	不適用
7. 更改繳付保費方法	跟隨現行規則
8. 信託保單 (只適用於兒童保單)	並非信託保單。保單之權益不會在受保人年滿 18 歲時自動轉移給受保人。

F. 佣金

<table>
<tr><th></th><th colspan="4">「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</th></tr>
<tr><td rowspan="16">1. 佣金</td><td rowspan="2">保費繳付年期</td><td colspan="3">保單年期</td></tr>
<tr><td>第 1 年</td><td>第 2 年</td><td>第 3 年至 6 年</td></tr>
<tr><td>18 年</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25 年</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>至 65 歲</td><td></td><td></td><td></td></tr>
<tr><td>投保年齡</td><td></td><td></td><td></td></tr>
<tr><td>0-45</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>46</td><td>52%</td><td>10%</td><td>3%</td></tr>
<tr><td>47</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>48</td><td>46%</td><td>10%</td><td>3%</td></tr>
<tr><td>49</td><td>42%</td><td>10%</td><td>3%</td></tr>
<tr><td>50</td><td>39%</td><td>10%</td><td>3%</td></tr>
<tr><td>51</td><td>37%</td><td>9%</td><td>3%</td></tr>
<tr><td>52</td><td>35%</td><td>8%</td><td>3%</td></tr>
<tr><td>53</td><td>33%</td><td>7%</td><td>3%</td></tr>
<tr><td>54</td><td>31%</td><td>6%</td><td>3%</td></tr>
<tr><td>55</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">不適用</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">適用</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">適用第 7 個及之後的保單年度

<table><tr><th colspan="2">基本計劃</th></tr><tr><td>保單年期</td><td></td></tr><tr><td>7th – 10th</td><td>3%</td></tr><tr><td>11th – 15th</td><td>1.5%</td></tr><tr><td>其後</td><td>3%</td></tr></table></td></tr>
<tr><td>6. 附加契約</td><td colspan="4">不適用</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">首年保費 100%</td></tr>
<tr><td>8. 上板數 (Production Count)</td><td colspan="4">• FYP 及 FYC 計算入 Life 的方法跟隨現有做法。
• FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比
  • 「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障: 100%</td></tr>
<tr><td>9. 保單數目 (Case Count)</td><td colspan="4">每張「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障保單會計 1 個Life Case Count。</td></tr>
<tr><td rowspan="2">10. FYC Adjustment</td><td></td><td colspan="3">「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障</td></tr>
<tr><td>Regular Premium – A&H – CI (Group 4)</td><td colspan="3">100%</td></tr>
</table>

G. 其他

	「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障	
1. 保單建議書系統 (PGS)	適用於以下版本： • 建議書系統PGS 2014網上版 (PGS 17.1) • 建議書系統PGS 2014 iPad離線版(PSG 17.1) • 建議書系統PGS 2014 視窗離線版 (PGS 17.1)	
2. 產品簡介編號	**「進添」計劃 - 癌症保障**	**「進添明珠」計劃 - 癌症保障**
- 英文	PTA999439	PTA999730
- 繁體中文	PTA999440	PTA999731
- 簡體中文	不適用	PTA999441

附錄二: 財務需要分析表格之配對

Appendix 2: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 **Question**			**「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	為醫療需要作準備 (例如：危疾、住院等） Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	✓
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	
		6-10years 年	
		11-20years 年	✓
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product

✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

問題 **Question**		**「進添」計劃 - 癌症保障/「進添明珠」計劃 - 癌症保障* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	
	1-5 years 年	
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	**No**
	共同匯報標準 Common Report Standard	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

Remark：The product which is waived on FNA
備註：FNA 豁免產品

附錄三: 保費率表 Appendix 3: Premium Rate Table

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.09	2.09
1	2.13	2.13
2	2.17	2.17
3	2.22	2.22
4	2.27	2.27
5	2.32	2.32
6	2.38	2.38
7	2.45	2.45
8	2.51	2.51
9	2.59	2.59
10	2.66	2.66
11	2.74	2.74
12	2.82	2.82
13	2.91	2.91
14	3.00	3.00
15	3.09	3.09
16	3.19	5.08
17	3.30	5.21
18	3.41	5.37
19	3.53	5.54
20	3.65	5.74
21	3.78	5.97
22	3.92	6.21
23	4.06	6.49
24	4.22	6.79
25	4.38	7.11
26	4.56	7.47
27	4.75	7.86
28	4.94	8.27
29	5.15	8.71
30	5.38	9.19
31	5.62	9.69
32	5.88	10.24
33	6.15	10.82
34	6.45	11.44
35	6.76	12.11
36	7.10	12.82
37	7.47	13.59
38	7.86	14.43
39	8.28	15.31
40	8.73	16.21
41	9.22	17.11
42	9.74	18.04
43	10.30	19.01
44	10.91	20.11
45	11.57	21.40
46	12.28	22.91
47	13.04	24.54
48	13.86	26.22
49	14.75	27.95
50	15.71	29.81
51	16.74	32.23
52	17.86	35.33
53	19.07	39.58
54	20.37	45.48
55	21.77	53.09
56	23.29	62.09
57	24.92	71.59
58	26.68	81.60
59	28.58	91.15
60	30.62	99.45
61	31.75	103.79
62	32.90	106.05
63	34.05	107.17
64	35.20	108.21
65	36.35	109.19

只適用於 18 年繳付期
For 18-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.60	1.60
1	1.64	1.64
2	1.68	1.68
3	1.73	1.73
4	1.78	1.78
5	1.83	1.83
6	1.89	1.89
7	1.94	1.94
8	2.00	2.00
9	2.06	2.06
10	2.12	2.12
11	2.18	2.18
12	2.24	2.24
13	2.31	2.31
14	2.38	2.38
15	2.45	2.45
16	2.52	4.02
17	2.60	4.10
18	2.68	4.20
19	2.77	4.31
20	2.86	4.45
21	2.96	4.61
22	3.07	4.80
23	3.18	5.02
24	3.30	5.26
25	3.44	5.53
26	3.58	5.82
27	3.73	6.15
28	3.90	6.50
29	4.08	6.84
30	4.27	7.16
31	4.48	7.42
32	4.70	7.76
33	4.94	8.17
34	5.20	8.66
35	5.49	9.19
36	5.79	9.76
37	6.11	10.37
38	6.46	11.03
39	6.84	11.74
40	7.25	12.52
41	7.69	13.38
42	8.16	14.33
43	8.68	15.36
44	9.23	16.49
45	9.83	17.73
46	10.47	19.09
47	11.17	20.59
48	11.93	22.24
49	12.74	24.05
50	13.63	26.06
51	14.59	28.26
52	15.63	30.69
53	16.76	33.37
54	17.98	36.22
55	19.31	39.35

只適用於 25 年繳付期
For 25-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.06	1.06
1	1.10	1.10
2	1.13	1.13
3	1.16	1.16
4	1.20	1.20
5	1.24	1.24
6	1.29	1.29
7	1.33	1.33
8	1.38	1.38
9	1.43	1.43
10	1.48	1.48
11	1.53	1.53
12	1.58	1.58
13	1.64	1.64
14	1.70	1.70
15	1.76	1.76
16	1.82	2.33
17	1.89	2.56
18	1.97	2.80
19	2.05	3.05
20	2.13	3.31
21	2.24	3.56
22	2.34	3.82
23	2.46	4.08
24	2.59	4.35
25	2.72	4.61
26	2.88	4.89
27	3.04	5.17
28	3.22	5.45
29	3.41	5.76
30	3.63	6.10
31	3.86	6.50
32	4.11	6.94
33	4.39	7.42
34	4.69	7.95
35	5.03	8.53
36	5.39	9.17
37	5.79	9.89
38	6.23	10.68
39	6.71	11.57
40	7.25	12.52
41	7.84	13.78
42	8.50	15.13
43	9.23	16.65
44	10.03	18.37
45	10.93	20.29
46	11.93	22.43
47	13.04	24.54
48	14.28	27.30
49	15.65	30.40
50	17.19	33.98
51	18.89	37.71
52	20.79	42.56
53	22.90	49.28
54	25.25	58.79
55	27.86	71.67

只適用於繳付期至 65 歲
For pay to- age 65

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.66	2.66
1	2.70	2.70
2	2.75	2.75
3	2.82	2.82
4	2.91	2.91
5	3.00	3.00
6	3.10	3.10
7	3.22	3.22
8	3.33	3.33
9	3.45	3.45
10	3.58	3.58
11	3.71	3.71
12	3.85	3.85
13	3.99	3.99
14	4.13	4.13
15	4.28	4.28
16	4.44	6.32
17	4.60	6.52
18	4.77	6.74
19	4.95	6.99
20	5.14	7.26
21	5.34	7.56
22	5.55	7.89
23	5.76	8.24
24	5.99	8.63
25	6.24	9.04
26	6.49	9.47
27	6.76	9.94
28	7.03	10.43
29	7.33	10.94
30	7.63	11.48
31	7.95	12.04
32	8.28	12.62
33	8.62	13.23
34	8.98	13.85
35	9.35	14.50
36	9.73	15.16
37	10.12	15.84
38	10.53	16.55
39	10.95	17.27
40	11.38	18.01
41	11.83	18.77
42	12.29	19.56
43	12.76	20.37
44	13.26	21.21
45	13.77	22.08
46	14.30	22.98
47	14.85	23.92
48	15.43	24.89
49	16.04	25.92
50	16.68	27.00
51	17.36	28.14
52	18.08	29.34
53	18.85	30.62
54	19.67	31.99
55	20.56	33.45
56	21.52	35.01
57	22.56	36.69
58	23.70	38.50
59	24.94	40.46
60	26.30	42.57
61	27.72	43.94
62	29.24	45.27
63	30.76	46.60
64	32.28	47.93
65	33.80	49.26

只適用於 18 年繳付期
For 18-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.96	1.96
1	2.02	2.02
2	2.08	2.08
3	2.14	2.14
4	2.20	2.20
5	2.26	2.26
6	2.28	2.28
7	2.41	2.41
8	2.54	2.54
9	2.67	2.67
10	2.81	2.81
11	2.95	2.95
12	3.08	3.08
13	3.21	3.21
14	3.34	3.34
15	3.47	3.47
16	3.60	5.64
17	3.73	5.77
18	3.86	5.93
19	3.99	6.10
20	4.13	6.30
21	4.27	6.52
22	4.42	6.77
23	4.58	7.04
24	4.75	7.34
25	4.93	7.67
26	5.12	8.03
27	5.32	8.41
28	5.54	8.82
29	5.77	9.26
30	6.02	9.73
31	6.28	10.22
32	6.56	10.74
33	6.86	11.29
34	7.17	11.86
35	7.50	12.46
36	7.84	13.08
37	8.20	13.73
38	8.57	14.40
39	8.96	15.10
40	9.37	15.83
41	9.79	16.59
42	10.23	17.37
43	10.69	18.18
44	11.16	19.03
45	11.65	19.92
46	12.16	20.84
47	12.70	21.80
48	13.26	22.80
49	13.85	23.86
50	14.48	24.97
51	15.14	26.14
52	15.86	27.37
53	16.62	28.68
54	17.44	30.07
55	18.34	31.54

只適用於 25 年繳付期
For 25-Year Pay

「進添」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.30	1.30
1	1.34	1.34
2	1.38	1.38
3	1.43	1.43
4	1.47	1.47
5	1.52	1.52
6	1.55	1.55
7	1.65	1.65
8	1.75	1.75
9	1.85	1.85
10	1.96	1.96
11	2.06	2.06
12	2.17	2.17
13	2.27	2.27
14	2.38	2.38
15	2.49	2.49
16	2.60	3.41
17	2.72	3.77
18	2.83	4.16
19	2.95	4.57
20	3.08	5.00
21	3.25	5.38
22	3.41	5.77
23	3.59	6.16
24	3.78	6.55
25	3.98	6.93
26	4.20	7.30
27	4.44	7.67
28	4.69	8.03
29	4.96	8.38
30	5.26	8.72
31	5.56	9.29
32	5.89	9.87
33	6.24	10.48
34	6.60	11.11
35	7.00	11.77
36	7.41	12.48
37	7.85	13.22
38	8.32	14.02
39	8.83	14.88
40	9.37	15.83
41	9.96	16.67
42	10.59	17.60
43	11.29	18.62
44	12.05	19.75
45	12.89	21.00
46	13.82	22.38
47	14.85	23.92
48	16.01	25.63
49	17.30	27.52
50	18.77	29.61
51	20.41	32.01
52	22.28	34.78
53	24.39	38.01
54	26.77	41.83
55	29.48	46.41

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.61	2.61
1	2.66	2.66
2	2.71	2.71
3	2.78	2.78
4	2.84	2.84
5	2.90	2.90
6	2.98	2.98
7	3.06	3.06
8	3.14	3.14
9	3.24	3.24
10	3.33	3.33
11	3.43	3.43
12	3.53	3.53
13	3.64	3.64
14	3.75	3.75
15	3.86	3.86
16	3.99	6.35
17	4.13	6.51
18	4.26	6.71
19	4.41	6.93
20	4.56	7.18
21	4.73	7.46
22	4.90	7.76
23	5.08	8.11
24	5.28	8.49
25	5.48	8.89
26	5.70	9.34
27	5.94	9.83
28	6.18	10.34
29	6.44	10.89
30	6.73	11.49
31	7.03	12.11
32	7.35	12.80
33	7.69	13.53
34	8.06	14.30
35	8.45	15.14
36	8.88	16.03
37	9.34	16.99
38	9.83	18.04
39	10.35	19.14
40	10.91	20.26
41	11.53	21.39
42	12.18	22.55
43	12.88	23.76
44	13.64	25.14
45	14.46	26.75
46	15.35	28.64
47	16.30	30.68
48	17.33	32.78
49	18.44	34.94
50	19.64	37.26
51	20.93	40.29
52	22.33	44.16
53	23.84	49.48
54	25.46	56.85
55	27.21	66.36
56	29.11	77.61
57	31.15	89.49
58	33.35	102.00
59	35.73	113.94
60	38.28	124.31
61	39.69	129.74
62	41.13	132.56
63	42.56	133.96
64	44.00	135.26
65	45.44	136.49

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.00	2.00
1	2.05	2.05
2	2.10	2.10
3	2.16	2.16
4	2.23	2.23
5	2.29	2.29
6	2.36	2.36
7	2.43	2.43
8	2.50	2.50
9	2.58	2.58
10	2.65	2.65
11	2.73	2.73
12	2.80	2.80
13	2.89	2.89
14	2.98	2.98
15	3.06	3.06
16	3.15	5.03
17	3.25	5.13
18	3.35	5.25
19	3.46	5.39
20	3.58	5.56
21	3.70	5.76
22	3.84	6.00
23	3.98	6.28
24	4.13	6.58
25	4.30	6.91
26	4.48	7.28
27	4.66	7.69
28	4.88	8.13
29	5.10	8.55
30	5.34	8.95
31	5.60	9.28
32	5.88	9.70
33	6.18	10.21
34	6.50	10.83
35	6.86	11.49
36	7.24	12.20
37	7.64	12.96
38	8.08	13.79
39	8.55	14.68
40	9.06	15.65
41	9.61	16.73
42	10.20	17.91
43	10.85	19.20
44	11.54	20.61
45	12.29	22.16
46	13.09	23.86
47	13.96	25.74
48	14.91	27.80
49	15.93	30.06
50	17.04	32.58
51	18.24	35.33
52	19.54	38.36
53	20.95	41.71
54	22.48	45.28
55	24.14	49.19

只適用於 25 年繳付期
For 25-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.33	1.33
1	1.38	1.38
2	1.41	1.41
3	1.45	1.45
4	1.50	1.50
5	1.55	1.55
6	1.61	1.61
7	1.66	1.66
8	1.73	1.73
9	1.79	1.79
10	1.85	1.85
11	1.91	1.91
12	1.98	1.98
13	2.05	2.05
14	2.13	2.13
15	2.20	2.20
16	2.28	2.91
17	2.36	3.20
18	2.46	3.50
19	2.56	3.81
20	2.66	4.14
21	2.80	4.45
22	2.93	4.78
23	3.08	5.10
24	3.24	5.44
25	3.40	5.76
26	3.60	6.11
27	3.80	6.46
28	4.03	6.81
29	4.26	7.20
30	4.54	7.63
31	4.83	8.13
32	5.14	8.68
33	5.49	9.28
34	5.86	9.94
35	6.29	10.66
36	6.74	11.46
37	7.24	12.36
38	7.79	13.35
39	8.39	14.46
40	9.06	15.65
41	9.80	17.23
42	10.63	18.91
43	11.54	20.81
44	12.54	22.96
45	13.66	25.36
46	14.91	28.04
47	16.30	30.68
48	17.85	34.13
49	19.56	38.00
50	21.49	42.48
51	23.61	47.14
52	25.99	53.20
53	28.63	61.60
54	31.56	73.49
55	34.83	89.59

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	3.33	3.33
1	3.38	3.38
2	3.44	3.44
3	3.53	3.53
4	3.64	3.64
5	3.75	3.75
6	3.88	3.88
7	4.03	4.03
8	4.16	4.16
9	4.31	4.31
10	4.48	4.48
11	4.64	4.64
12	4.81	4.81
13	4.99	4.99
14	5.16	5.16
15	5.35	5.35
16	5.55	7.90
17	5.75	8.15
18	5.96	8.43
19	6.19	8.74
20	6.43	9.08
21	6.68	9.45
22	6.94	9.86
23	7.20	10.30
24	7.49	10.79
25	7.80	11.30
26	8.11	11.84
27	8.45	12.43
28	8.79	13.04
29	9.16	13.68
30	9.54	14.35
31	9.94	15.05
32	10.35	15.78
33	10.78	16.54
34	11.23	17.31
35	11.69	18.13
36	12.16	18.95
37	12.65	19.80
38	13.16	20.69
39	13.69	21.59
40	14.23	22.51
41	14.79	23.46
42	15.36	24.45
43	15.95	25.46
44	16.58	26.51
45	17.21	27.60
46	17.88	28.73
47	18.56	29.90
48	19.29	31.11
49	20.05	32.40
50	20.85	33.75
51	21.70	35.18
52	22.60	36.68
53	23.56	38.28
54	24.59	39.99
55	25.70	41.81
56	26.90	43.76
57	28.20	45.86
58	29.63	48.13
59	31.18	50.58
60	32.88	53.21
61	34.65	54.93
62	36.55	56.59
63	38.45	58.25
64	40.35	59.91
65	42.25	61.58

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性
Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.45	2.45
1	2.53	2.53
2	2.60	2.60
3	2.68	2.68
4	2.75	2.75
5	2.83	2.83
6	2.85	2.85
7	3.01	3.01
8	3.18	3.18
9	3.34	3.34
10	3.51	3.51
11	3.69	3.69
12	3.85	3.85
13	4.01	4.01
14	4.18	4.18
15	4.34	4.34
16	4.50	7.05
17	4.66	7.21
18	4.83	7.41
19	4.99	7.63
20	5.16	7.88
21	5.34	8.15
22	5.53	8.46
23	5.73	8.80
24	5.94	9.18
25	6.16	9.59
26	6.40	10.04
27	6.65	10.51
28	6.93	11.03
29	7.21	11.58
30	7.53	12.16
31	7.85	12.78
32	8.20	13.43
33	8.58	14.11
34	8.96	14.83
35	9.38	15.58
36	9.80	16.35
37	10.25	17.16
38	10.71	18.00
39	11.20	18.88
40	11.71	19.79
41	12.24	20.74
42	12.79	21.71
43	13.36	22.73
44	13.95	23.79
45	14.56	24.90
46	15.20	26.05
47	15.88	27.25
48	16.58	28.50
49	17.31	29.83
50	18.10	31.21
51	18.93	32.68
52	19.83	34.21
53	20.78	35.85
54	21.80	37.59
55	22.93	39.43

只適用於 25 年繳付期
For 25-Year Pay

「進添明珠」計劃 - 癌症保障 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.63	1.63
1	1.68	1.68
2	1.73	1.73
3	1.79	1.79
4	1.84	1.84
5	1.90	1.90
6	1.94	1.94
7	2.06	2.06
8	2.19	2.19
9	2.31	2.31
10	2.45	2.45
11	2.58	2.58
12	2.71	2.71
13	2.84	2.84
14	2.98	2.98
15	3.11	3.11
16	3.25	4.26
17	3.40	4.71
18	3.54	5.20
19	3.69	5.71
20	3.85	6.25
21	4.06	6.73
22	4.26	7.21
23	4.49	7.70
24	4.73	8.19
25	4.98	8.66
26	5.25	9.13
27	5.55	9.59
28	5.86	10.04
29	6.20	10.48
30	6.58	10.90
31	6.95	11.61
32	7.36	12.34
33	7.80	13.10
34	8.25	13.89
35	8.75	14.71
36	9.26	15.60
37	9.81	16.53
38	10.40	17.53
39	11.04	18.60
40	11.71	19.79
41	12.45	20.84
42	13.24	22.00
43	14.11	23.28
44	15.06	24.69
45	16.11	26.25
46	17.28	27.98
47	18.56	29.90
48	20.01	32.04
49	21.63	34.40
50	23.46	37.01
51	25.51	40.01
52	27.85	43.48
53	30.49	47.51
54	33.46	52.29
55	36.85	58.01

只適用於繳付期至 65 歲
For pay to- age 65

空白頁

AIA Hong Kong

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Memo

Attn:	All EDD & Honourable Advisors / EDDs / PSDDs / SDDs / DDs / MICs / Agency Leaders / Financial Planners (Hong Kong & Macau Region)	From:	Felix Fung
Co/Dept:		Dept:	Product Strategy and Management Department
Copy:	Mr. Peter Crewe / All Department Heads / Mr. Jim Jan Zen / Ms. Manda Chan / Ms. Alex Foo / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of BTDD / Call Centre	Total page:	3 pages + enclosure
Date:	15 Nov, 2018		

2018 全方位 銳精兵 勤奮進
Next-Gen Agency Expansion

Subject: (Ref: A181130) **推出「進添」癌症保障計劃及「進添明珠」癌症保障計劃**
The Launch of Level-Up Protect Cancer Plan and Level-Up Protect Pearl Cancer Plan

我們誠意於**2018年11月26日(首個申請日期)**推出**「進添」癌症保障計劃**及**「進添明珠」癌症保障計劃**。

此計劃是設計予已經持有現有危疾保障計劃的客戶的一份危疾保障保險計劃並**特別配搭AIA首創的癌症多重賠償**，讓客戶可加強現有危症保障及為後續的第二次及第三次癌症賠償**填補癌症保障缺口**，讓他們繼續獲享周全癌症保障。

此計劃具有以下特色：

- **身故或危疾退還保費賠償**：在首次確診患上58種保障危疾中的任何一種或身故，可獲退回相等於基本保單的100%已繳保費總額[1, 2]
- **癌症多重賠償**：提出首次受保危疾索償後，在第二次及第三次索償中提供癌症保障。
- **提出首次危疾索償後豁免繳付保費保障**：提出首次受保危疾索償後，無須再繳付基本保單之後續保費
- **無索償記錄**：如到達85歲而沒有任何索償記錄可獲退回相等於基本保單的100%已繳保費總額[1]
- **「AIA Vitality 健康程式」折扣**：加入成為會員及支付**「AIA Vitality 健康程式」**之會費，即享首年保費9折

記得申請自動轉賬，方便繳交會籍續會費

備註：

[1]「退回相等於基本保單的100%已繳保費總額」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。

[2]在首次危疾索償確診患上保障危疾或身故，此計劃只支付身故或危疾退還保費賠償，不會支付任何保額。

此外，此產品有既定的銷售流程，詳情如下及請查閱產品資料冊的第10及第11頁。

- 提交投保申請後，我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。
- 在申請此計劃時，不論客戶有沒有選購「AIA Vitality 健康程式」，強烈建議財務策劃顧問向客戶提供於網上建議書系統（PGS）制作的建議書作簽署。
- 修改保單繕發隨附之新客戶之歡迎信，從而提醒保單持有人「進添」癌症保障計劃的主要特點
- 在保單繕發後與保單冷靜期日屆滿前，我們將隨機致電保單持有人進行售後確認及再次提醒保單持有人「進添」癌症保障計劃的主要特點。

有關產品的詳細內容，請參閱產品資料冊。有關是次產品推出時的各項安排，請參閱附件。
請將以上訊息傳達予屬下的營業同事，多謝合作！如有任何疑問，請透過營業經理致電產品熱線(852) 3108 1638 (香港) 或 (853) 8988 1833 (澳門) 查詢。

"We", "AIA" or "AIA Hong Kong" or "the Company" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).
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Memo

We are pleased to announce the launch of **"Level-Up Protect Cancer Plan "** and **"Level-Up Protect Pearl Cancer Plan"** on **26 November 2018 (the first application date)**.

This plan is a critical illness pure protection plan with **AIA's novel Cancer Shield Benefit**. It is designed for customers with existing critical illness coverage who plans to strengthen their existing critical illness protection by **filling in the cancer protection gap** through second and third cancer claims.

The key features of this plan are listed as follow:

- **Refund of total premiums paid on 1st CI claim or on death**: After diagnosed with one of 58 illness in the first covered CI claim or upon death, 100% of total premiums paid for the basic policy will be refunded[1,2]
- **Cancer Shield Benefit**: Provide cancer coverage in second and third claim after 1st covered CI claim
- **Waiver of premium after 1st CI claim**: Subsequent premium of the basic policy will be waived after 1st covered CI claim
- **No claim record**: 100% of total premiums paid for the basic policy will be refunded[1] upon reaching age 85 with no claim record
- **AIA Vitality discount**: Enjoy an instant 10% off the premium for the first year by joining AIA Vitality and paying the membership fee

Paying renewal fee with Autopay is easy!

Remarks:

[1] "100% of total premiums paid for the basic policy will be refunded" refers to refund 100% of total premiums paid for the basic policy after premium discount for AIA Vitality (if any) with no extra premium loading and interest.

[2] After the first diagnosis of covered CI or upon death, this plan will only pay the refund of l premiums paid on death or on critical illness and will not pay any sum assured.

In addition, this product has its sales process and key details are highlighted below. For more details, please refer to page 10 – 11 of the launch pack.

- Upon application submission, we will underwrite whether the applicant has any CI coverage with AIA and other insurers.
- When applying this product, we highly recommend the financial planner to provide PGS to the customer for signatory regardless of whether the customer purchases this product with vitality programme or not.
- To remind the policyholder again about the key features of Level-Up Protect Cancer Plan, we have revised the welcome letter that attached with the issued policy.
- After issuance of the policy and before the expiry of the cooling off period, we will select policyholders randomly and give them a welcome call to remind them on the key features of Level-Up Protect Cancer Plan.

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

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

Best regards,



Felix Fung

Product Strategy and Management Department

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Memo

附件：產品推出時的各項安排

產品資料冊	• 財務策劃顧問可於2018 年11 月26日起登入Agency Corner 下載中文及英文版的電子版本產品資料冊 • 中文版的印刷版本會於 2018 年11 月 26 日起陸續送抵香港及澳門各營業辦事處
產品簡介	• 財務策劃顧問可於2018 年11 月26日起登入Agency Corner 下載電子版本的產品簡介 • 印刷版本會由2018 年11 月26日起陸續送抵香港及澳門各營業辦事處 • 財務策劃顧問亦可於2018 年11 月26日起從PSS訂購印刷版本產品簡介 • 產品簡介編號：

語言	「進添」癌症保障計劃	「進添明珠」癌症保障計劃
英文	PTA999439	PTA999730
繁體中文	PTA999440	PTA999731
簡體中文	不適用	PTA999441

建議書系統 PGS2014 (17.1 版本)

	網上版	視窗離線版	iPad 離線版
版本號碼	17.1	17.1	17.1
推出日期	2018年11月15日 22:00		

• 有關17.1版本的詳細安排，將會由產品策劃部另函通知 (通告：A181101（香港)或 A181128（澳門))

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Memo

客戶助銷配套及前線營銷支援	1)「進添」癌症保障計劃助銷短片(2分鐘) : 透過輕鬆淺白的方式闡述擴闊癌症保障空間, 助您輕鬆掌握產品特色  2) 360。全景影像相片: 展示擴闊癌症保障空間的產品優勢 3)「進添」癌症保障計劃客戶助銷工具 : 產品優勢及目標客戶銷售檔案一應俱全   4) 銷售攻略一覽 : 展示「進添」12項優勢, 清晰易明, 助您極速掌握產品優勢 • 財務策劃顧問可於2018 年11月26日起登入eAC > 部門資訊 > 客戶策略部瀏覽及下載使用, 亦會透過WhatsApp 及iEngage 發送資訊。
保單契約	可於2018年11月26日登入Contract Library下載

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AIA Hong Kong

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Memo

Enclosure: Launch Arrangement

<table>
<tr><td>Launch Pack</td><td>

The Chinese and English electronic version will be ready for download by financial planners in Agency Corner on 26 November 2018
Chinese printed version will be delivered to Agency offices in Hong Kong & Macau starting from 26 November 2018

</td></tr>
<tr><td>Product Brochure</td><td>

The electronic version will be ready for download by financial planners in Agency Corner by 26 November 2018
Printed version will be delivered to all Agency offices in Hong Kong and Macau starting from 26 November 2018
Printed version will be ready for order through PSS from 26 November 2018
PTA number for Brochure:

<table>
<tr><th>Language</th><th>Level-Up Protect Cancer Plan</th><th>Level-Up Protect Pearl Cancer Plan</th></tr>
<tr><td>English</td><td>PTA999439</td><td>PTA999730</td></tr>
<tr><td>Traditional Chinese</td><td>PTA999440</td><td>PTA999731</td></tr>
<tr><td>Simplified Chinese</td><td>Not Applicable</td><td>PTA999441</td></tr>
</table>
</td></tr>
<tr><td>PGS2014 (version 17.1)</td><td>
<table>
<tr><td></td><td>Web Version</td><td>Windows Offline Version</td><td>iPad Offline Version</td></tr>
<tr><td>Version no.</td><td>17.1</td><td>17.1</td><td>17.1</td></tr>
<tr><td>Launch Date</td><td colspan="3">15 November 2018
22:00</td></tr>
</table>

Detailed arrangements regarding the release of version 17.1 will be sent out in a separate memo issued by Product Strategy and Management Department
(memo reference number: A181101(Hong Kong) or A181128 (Macau))

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

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Memo

Customer-facing Sales Support and Sales Enablement for Financial Planners	1) Level-Up Protect Cancer Plan 2-min Sales Video: To illustrate a wider horizon of cancer protection through a light-hearted and simplified way, helping you grasp the selling edges more easily    2) 360 degree photo : To illustrate the key product benefit of a wider horizon of cancer protection 3) Level-Up Protect Cancer Plan Sales Tool: It includes the highlight of product benefits and segment stories.    4) Level-Up Quick Summary: It summaries 12 selling edges of Level-Up at-a-glance, helping you grasp the product characteristics straight away • Starting from November 26, 2018, the above materials will be available at Agency Corner, please download your copy via eAC > Department > Customer Office, and we will also deliver the information via WhatsApp and iEngage.
Policy Contract	Available at Contract Library on <u>26 November 2018</u>

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此產品資料册只供參考，有關保單契約條款之定義及契約條款及條件之原文及完整敍述，請參閱保單契約。
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I. 前言

癌症多重賠償成功引入到加裕智倍保（PEU）及加裕倍安保 (加強版) (PEP)。秉承 AIA 的品牌承諾幫助大家活得更健康、長久及美好，我們很高興推出此癌症多重賠償給更多已享有危疾保障客戶，從以填補他們的保障缺口並加強其癌症保障。AIA 擁有龐大的潛在客戶群，我們現擁有超過 600,000 名危疾保障客戶。

誠意推出「進添」癌症保障計劃:

「進添」癌症保障計劃/「進添明珠」癌症保障計劃是一份危疾保障保險計劃，特別提供癌症復發保障，直至受保人 85 歲為止，讓您和家人安心邁步未來。此計劃設計予已經持有現有危疾保障計劃的客戶投保從而加強現有危症保障。在首次危疾賠償後（**首次危疾賠償退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**），其後續的第二次及第三次癌症賠償則可填補現有危疾保障計劃的癌症保障缺口，讓您繼續獲享周全癌症保障。

重要提示：此計劃是設計予已經持有現有危疾保障計劃的客戶投保及客戶現有足夠資金應付首次危疾/身故。如客戶現沒有任何危疾保障應付首次危疾/身故，我們不可以向他們介紹此產品。

目標客戶



「進添」癌症保障計劃鼓勵**現有顧客再次投保**。對已購買單次危疾保障計劃的顧客而言，他們能加強在首次診斷危疾（保障 58 種危疾）後再診斷患上癌症之癌症保障。而已購買上一代推出之多重危疾保障計劃的顧客（例如多重安心保 (MCP)、多重進泰安心保 (SCP)），與現有計劃相比，癌症多重賠償能提供兩次 3 年的癌症等候期的額外癌症保障，而 MCP 和 SCP 的癌症等候期是 5 年。

II. 「進添」癌症保障計劃之五大特點

癌症多重賠償

- 提出首次受保危疾索償（58 種危症）後，在第二次及第三次索償中提供癌症保障

危疾或身故退還保費賠償

- 首次受保危疾賠償（58 種危症）或身故時**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**

提出首次危疾索償後豁免繳付保費保障

- 提出首次受保危疾索償（58 種危症）後，無須再繳付基本保單之後續保費

無索償記錄可獲退還保費

- **退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**如受保人到達 85 歲而沒有任何索償記錄

「AIA Vitality 健康程式」折扣

- 加入成為「AIA Vitality 健康程式」會員，即享首年保費 9 折

備註：在首次受保危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時，我們會退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）

III. 產品特點

以下是「進添」癌症保障計劃」/「進添明珠」癌症保障計劃的產品特點：

「進添」癌症保障計劃/「進添明珠」癌症保障計劃	
保費繳付年期及投保年齡範圍	**保費繳付年期** **投保年齡範圍** 18 年 15 日至 65 歲 25 年 15 日至 55 歲 至 65 歲 15 日至 55 歲
紅利/分紅	不適用
個人最低投保額	**50,000 美元**
個人最高投保額	**1,000,000 美元** （不計算於現行 1,500,000 美元之個人危疾最高保額內）
抵港抵澳內地受保人	適用於「進添明珠」癌症保障計劃
受保危疾數目	• **58 種危疾 (首次索償) 及** • **癌症多重賠償（只在第二次及第三次索償）**
保障期	• 身故退還保費賠償: 至 85 歲 • 危疾退還保費賠償: 至 85 歲^ • 癌症多重賠償: 至 85 歲，包括隨後的甲狀腺癌和前列腺癌* ^不能獨立生活只保障至受保人 65 歲 *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
身故退還保費賠償	• 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），此保障只適用於從沒有支付任何危疾賠償之保障
危疾退還保費賠償	• 我們將退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）（如在首次危疾索償確診患上 58 種保障危疾中的任何一種，包括癌症）
癌症多重賠償	• 合共 200%保額 o 包括持續、擴散、復發或新確診癌症 o 提供多達兩次的癌症保障，每次支付 100%保額賠償及最多賠償 2 次，合共總額 200%保額

IV. 主要特色

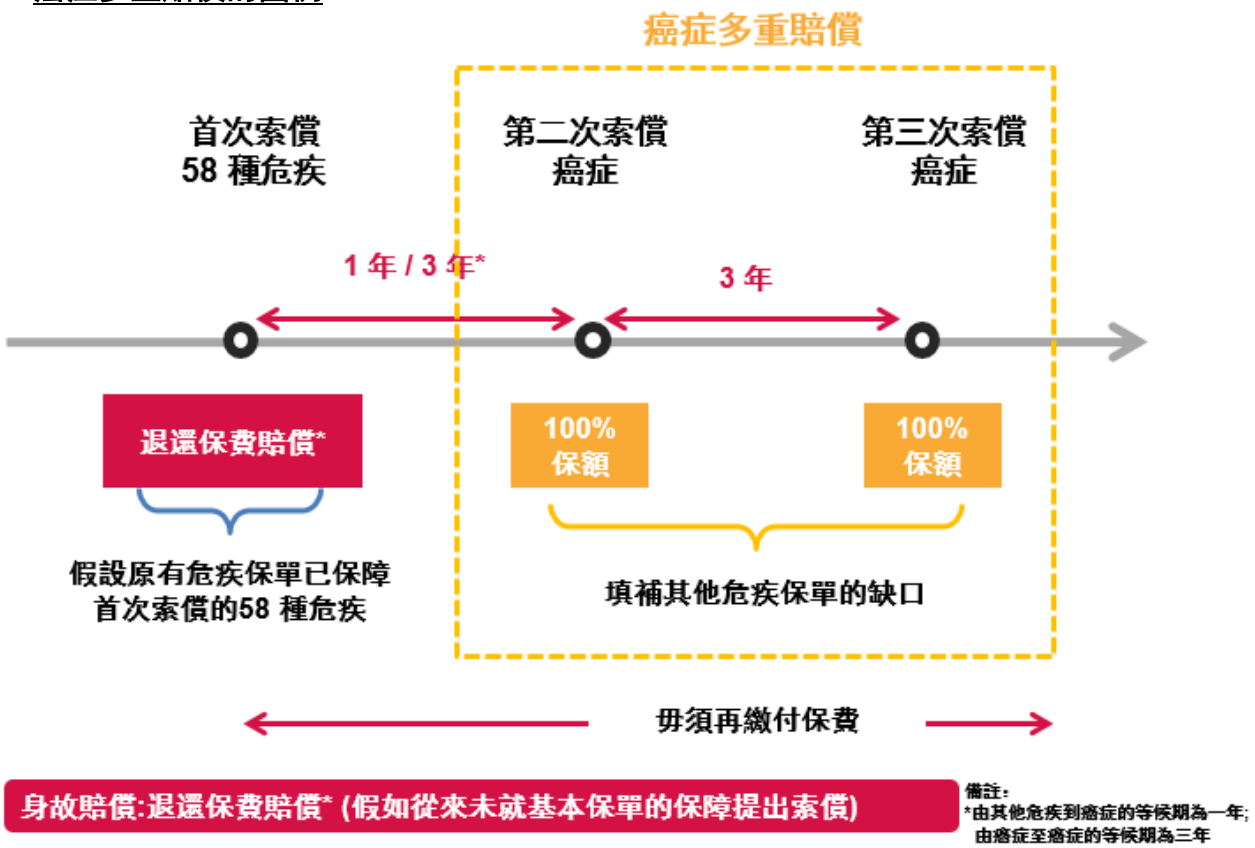
癌症多重賠償

過去多年，我們致力研發多款危疾保障產品，滿足不同顧客的需要。而市場上的危疾產品亦愈加全面。有見及此，AIA特別為已享有危疾保障的顧客特設癌症復發保障，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。

當你就保障危疾提出首次受保疾病索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

若受保人於該獲得癌症多重賠償的癌症後3年，確診原有癌症依然持續、患上相關或另一癌症，並於確診日起計生存超過15日，我們會再次支付相等於保額100%的癌症多重賠償，為抗癌路上提供經濟支援，讓受保人繼續安心接受治療。此計劃的最高賠償總額為退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）加上200%保額。

癌症多重賠償的圖例



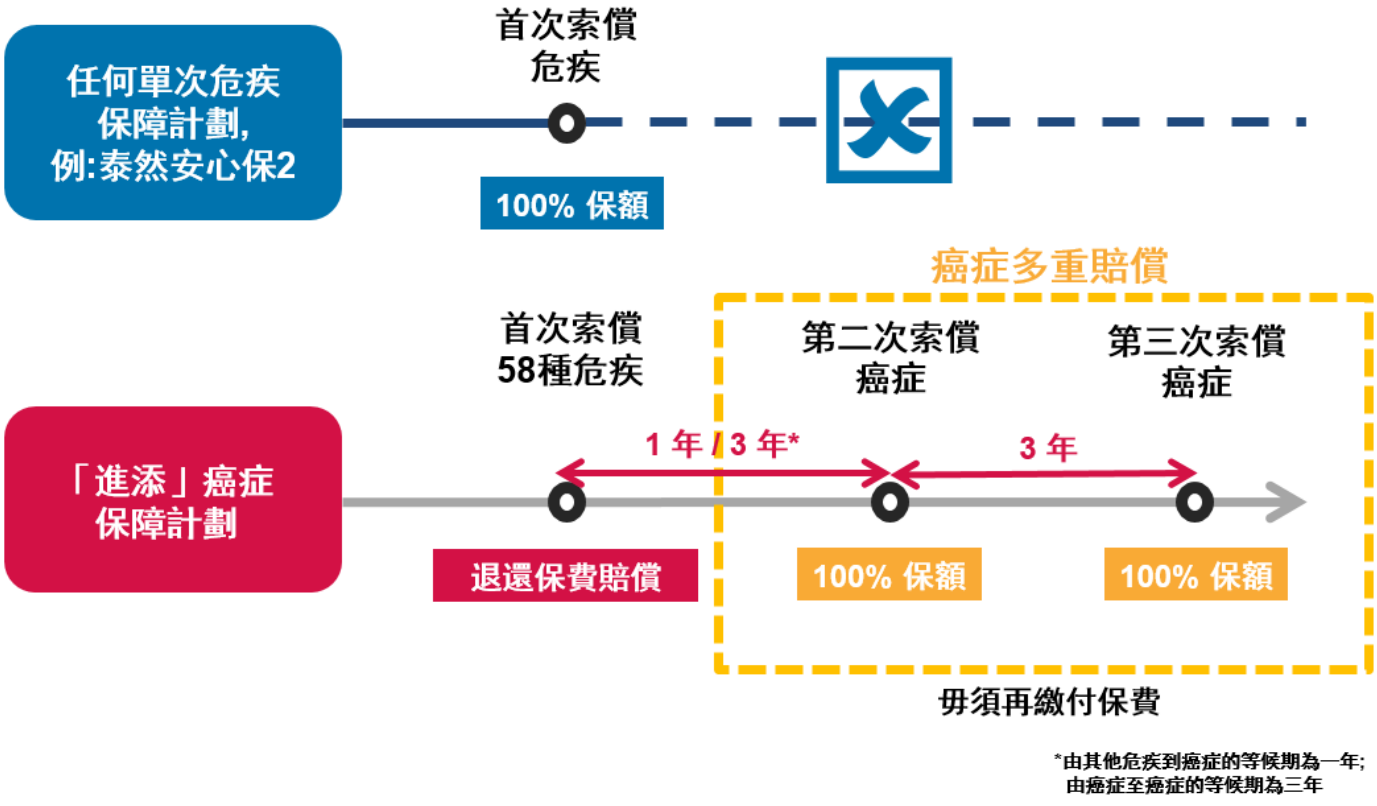
備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。

「進添」癌症保障計劃補充單次危疾保障計劃

隨著癌症存活率的提升和現代醫療技術的突破，壽命的延長同時意味著癌症復發或患上另一種癌症的機會增加。市面上那些於支付首次嚴重疾病賠償後就終止的危疾保障計劃已不能滿足客戶對多重危疾保障的需求。以下的圖例說明在癌症不幸再次出現時，「進添」癌症保障計劃如何為**現享有危疾保障的客戶**提供癌症保障，填補保障缺口。

在下圖中，客戶**現享有危疾保障**（例如泰然安心保2 (ECP2)，進泰安心保2(PCP2) 或受保於其他保險公司的危疾保障計劃）。當首次確診患上保障危疾，現享有的危疾保障會在作出100%保額的賠償後終止。

同時，當提出首次保障危疾索償，「進添」癌症保障計劃會向受保客戶**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）**。客戶無須再就「進添」危疾保障計劃繳付保費，並可繼續獲享癌症多重賠償的保障。癌症多重賠償為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償，即使將來健康突變，仍能與家人安然面對。

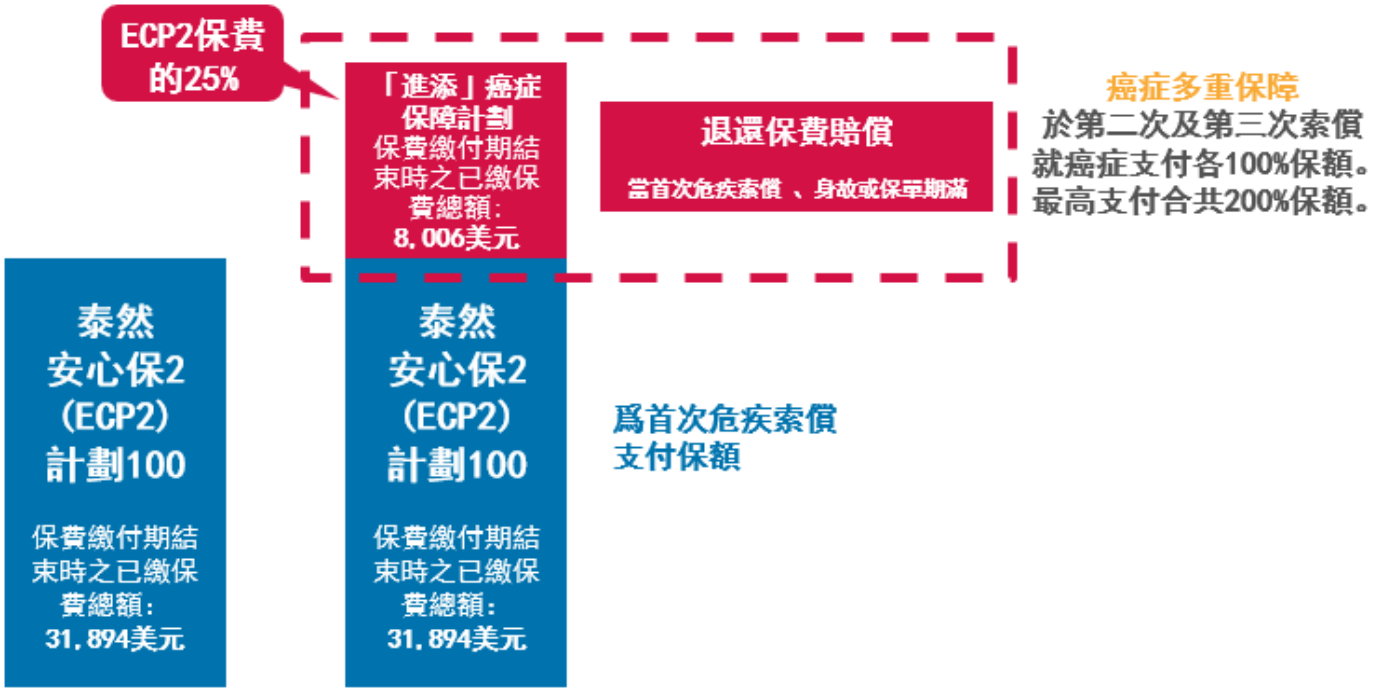


備註：「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。

例子:

- 保單持有人及受保人: Eric (30 歲、男人、非吸煙者)
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的泰然安心保 2 （ECP2）計劃 100 保障計劃
- 投保一份保額為 75，000 美元及保費繳付期為 25 年的「進添」癌症保障計劃

根據以下的例子憑額外相等於 ECP2 計劃 100 保費的 25%*，Eric 可增加現有危疾保障之餘亦能為自己及家人多設一層保護網。「進添」危疾保障計劃提供的癌症多重賠償，為癌症持續、擴散、復發或新確診癌症提供額外癌症賠償。即使將來他不幸確診患上癌症，也可填補現有危疾保障留下的保障缺口。
備註： * LUP 額外保費的百分比（相當於 ECP2 計劃 100 保費的 25%）是根據保費繳付期結束時支付的總保費而計算。



備註:

- 「退還保費賠償」是指退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息）。
- 當客戶就保障危疾提出首次受保索償並獲退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的100%已繳保費總額（不包括額外附加保費及利息），若其後受保人確診癌症，只須於確診日起計生存超過15日及合符相關等候期，計劃的癌症多重賠償將提供多達兩次的癌症保障，每次支付100%保額賠償。
- 如首次索償為癌症，癌症多重賠償會於癌症確診後3年生效，為不論是癌症為癌症持續、擴散、復發或新確診癌症提供保障。如首次索償為癌症以外的危疾，等候期則為 1 年。

泰然安心保 2 (ECP2) 計劃 100 與「進添」癌症保障計劃(LUP)之保費比較

客戶可以通過「進添」癌症保障計劃加強癌症保障，並以相宜的保費填補現有危疾保障的保障缺口。

在下列的泰然安心保 2 (ECP2) 計劃 100 與「進添」癌症保障計劃(LUP)之總保費比較例表中，我們假設受保人是香港非吸煙者而其投保保額為 75,000 美元。

保費繳付期為 18 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,582	2,822	22%	12,299	3,591	29%
10	16,119	3,591	22%	15,539	4,833	31%
20	21,087	4,928	23%	20,210	6,939	34%
30	28,661	7,263	25%	27,972	10,301	37%
40	41,054	11,786	29%	39,839	15,363	39%
50	60,210	21,209	35%	56,160	22,518	40%

注意:
*LUP 不提供非保證回報

保費繳付期為 25 年

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]	ECP2	LUP*	ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]
0	12,975	3,000	23%	12,581	3,675	29%
10	17,119	3,975	23%	16,331	5,269	32%
20	22,913	5,363	23%	22,031	7,744	35%
30	31,894	8,006	25%	31,069	11,288	36%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	25,556	36%	67,425	27,150	40%

注意:
*LUP 不提供非保證回報

保費繳付期至 65 歲

年齡	男人、香港、非吸煙者			女人、香港、非吸煙者		
	ECP2 計劃 100 (保費繳付期為 25 年)^	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**	**ECP2 計劃 100 (保費繳付期為 25 年)^**	**LUP* (保費繳付期至 65 歲)**	**ECP2 計劃 100 與 LUP 的 保費 比例 [LUP/ECP2 計劃 100 (%)]**
0	12,975	5,168	40%	12,581	6,338	50%
10	17,119	6,105	36%	16,331	8,085	50%
20	22,913	7,189	31%	22,031	10,395	47%
30	31,894	9,529	30%	31,069	13,808	44%
40	46,725	13,594	29%	45,394	17,569	39%
50	71,850	19,339	27%	67,425	21,116	31%

注意:

*LUP 不提供非保證回報

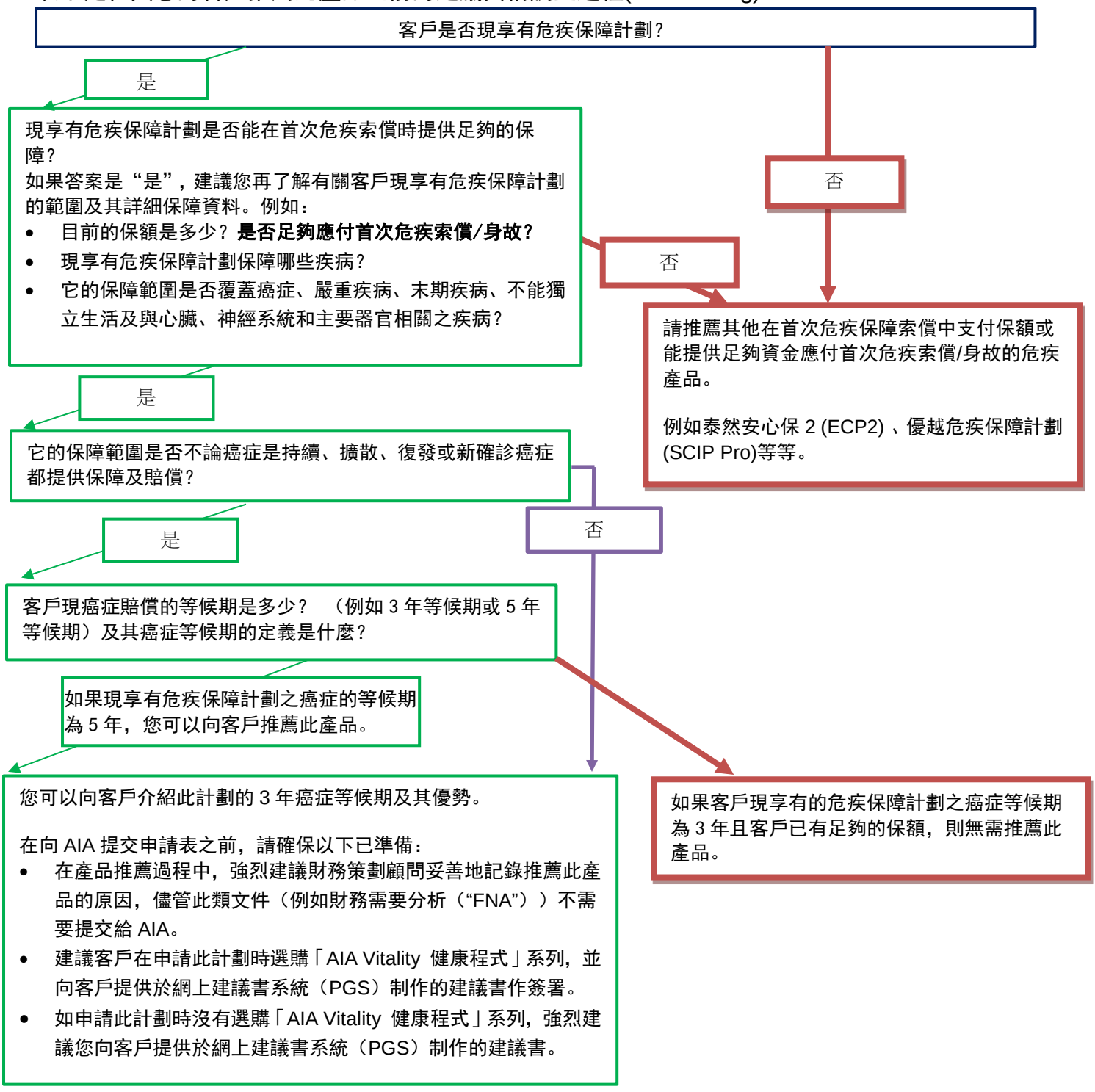
^由於 ECP2 計劃 100 保費繳付期不設保費繳付期至 65 歲，所以使用 ECP2 計劃 100 保費繳付期為 25 年的保費作比較。

ECP2 計劃 100 支付 100%保額（即 75,000 美元）而 LUP 會在首次保障危疾賠償退回相等於**扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。**ECP2 計劃 100 會在支付 100%保額後終止而 LUP 會繼後為第二次和第三次索償提供癌症保障。

銷售流程

在銷售流程中，需讓客戶清楚地了解他們的保障需求及「進添」癌症保障計劃的主要特色，**在首次保障危疾索償時退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）；**而**在第二次及第三次的癌症索償時，**藉著癌症多重賠償，**分別每次支付 100%保額**的癌症多重賠償。

以下是在與您的客戶推薦此產品之前的建議實情調查過程(fact- finding)：



重要提示：投保申請流程，核保流程，新客戶之歡迎信及隨機售後跟進電話

投保申請流程

- 通過實情調查過程，您需要確保您的客戶有**足夠資金應付首次危疾索償/身故**及適合購買「進添」癌症保障計劃。然後，您可為客戶提交投保申請。
- 在投保申請流程中，我們將要求申請人聲明他/她是否現已經持有危疾保障計劃及目前的保額（如適用）。

核保流程

- 提交投保申請後，我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。
- 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
- 所有投保申請都需要通過正常的醫療核保，我們將核保 58 個保障危疾。取決於核保後之決定，任何額外附加保費或不保事項有可能應用於受保人。

保單繕發隨附之新客戶之歡迎信

在新客戶之歡迎信中，我們將再次提醒保單持有人以下「進添」癌症保障計劃的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

保單繕發後與保單冷靜期日屆滿前之隨機售後跟進電話

我們將隨機致電保單持有人進行售後確認及再次提醒保單持有人「進添」癌症保障計劃的以下主要特點。

所有售後跟進電話將在保單冷靜期日屆滿前進行。如所選的保單持有人提供"不肯定"的回復，AIA 將通知財務策劃顧問與客戶澄清（遵循現有的售後跟進電話流程）。

備註：「進添」癌症保障計劃的主要特點：

- 此計劃是設計予已經持有現有危疾保障計劃的客戶投保
- 首次危疾賠償（保障 58 種危疾）只**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**
- 而第二次及第三次賠償只保障癌症(其餘 57 種危疾並不受保)並會透過癌症多重賠償支付基本保單的保額。

V. 常見問題

1.	**假設客戶與另一家保險公司購買了首個危疾保障。 由於 AIA 和其他保險公司保障疾病的數量和定義不同，如果首個確診危疾在其他保險公司得到索償而不是 AIA，該怎麼辦？** 我們相信 AIA 的危疾保障覆蓋範圍和定義緊密與市場對齊。如果首個危疾索償不符合保障危疾之定義，AIA 則不會支付任何索償。客戶需要等待第二個危疾索償，而該索償符合保障危疾之定義，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**。其後，當客戶被診斷患有癌症並符合相關索償條件時，我們會支付 100％保額的癌症多重賠償給他/她。
2.	**如都購買「進添」癌症保障計劃，客戶現有危疾保障計劃的癌症等候期（例如，MCP2 之 5 年癌症等候期）會否縮短至 3 年？** 不會。兩份不同危疾保障計劃的癌症等候期將分開管理，並且互不影響。
3.	**如都通過選購「AIA Vitality 健康程式」而獲得保費折扣，將如何計算退還保費賠償？** 退還保費賠償將根據扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）。
4.	**我是否可以向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦「進添」癌症保障計劃？** 不可以。您不能向現沒有享有任何危疾保障計劃或現沒有足夠資金應付首次危疾索償/身故的客戶推薦此產品。 在核保過程中，我們將核實申請人現是否在 AIA 或其他保險公司享有任何危疾保障計劃。 如果客戶現沒有在 AIA 或其他保險公司享有危疾保障計劃，我們將要求客戶更改他/她的計劃及財務策劃顧問需重新進行整個投保申請流程。 如果客戶拒絕改變他/她的計劃，他/她的申請將被拒絕。
5.	**「進添」癌症保障計劃的保障範圍是否保障早期危疾之原位癌及早期惡性腫瘤？** 否，「進添」癌症保障計劃的保障範圍不涵蓋原位癌、早期惡性腫瘤及其他早期危疾。
6.	**如果客戶想購買「進添」癌症保障計劃，他/她必須現享有危疾保障計劃及現有足夠資金應付首次危疾索償/身故。就此而言，危疾保障計劃是指什麼？** 危疾保障計劃是指當受保人確診患上保障危疾時其危疾保障計劃會支付一筆過的賠償。

VI. 保單契約 – 輕鬆易讀小貼士

為進一步協助大家閱讀保單契約，我們預備了一份「保單契約 – 輕鬆易讀小貼士」(請參閱下頁)。此文件主要是引導瞭解保單契約的重要事項，並清晰地指出該重要事項需要參閱保單契約的相關部份。

「保單契約 – 輕鬆易讀小貼士」並不會列載詳細的保障。此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

此文件旨在引導瞭解此產品保障的主要事項 (包括限制範圍、主要的保單條款及條件和不保事項)，並不會列載詳細的保障。因此，此文件只供參考之用，有關保障詳情及保單契約條款及條件之原文，請參閱保單契約。

第一部份：基本定義

1. 此計劃包括甚麼疾病?

此計劃包括在「基本定義」下所指明及訂立的 58 種危疾。

詳情請參閱保單契約：

- **「基本定義」－「危疾」**

2. 是否於保單生效時便立即可享有受保疾病的保障?

保單只保障於保單的繕發日期或最近期之生效日期（以較後者為準）起計 90 日後才開始出現受保疾病之徵狀或病徵(即有 90 日的等候期)。

詳情請參閱保單契約：

- **「基本定義」－「危疾」**

第二部份：利益條文

3. 此計劃有沒有提供任何身故賠償?

有。我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**作為身故賠償。已付基本保費總和可因任何以批註形式作出保額的更改或因任何健康計劃或其他情況所提供的保費折扣而有所更改。

詳情請參閱保單契約：

- **「基本定義」－ 「已付基本保費總和」及「保額」**
- **「利益條文」－ 「身故退還保費賠償」**
- **「一般條文」－ 「支付賠償」**

4. 我可以就每種受保疾病獲得多少賠償?

若被診斷罹患任何一項保障危疾，我們將**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**，並受限於，就末期疾病及不能獨立生活的索償而言，相關之該疾病或殘廢不可符合任何其他危疾的定義。

當作出首次危疾退還保費賠償後，我們將豁免此基本保單應繳付之結餘保費。受保人會繼續獲享癌症多重賠償。有關癌症多重賠償之詳細信息，請參閱 Q6。

詳情請參閱保單契約：

- **「基本定義」－ 「危疾」**
- **「利益條文」－ 「危疾退還保費賠償」及「危疾豁免繳付保費」**

5. 我會否得到終身的保障?

不會。在保單生效期間，你會受保於此保單的身故保障、危疾保障^及癌症多重賠償*至 85 歲。

^「不能獨立生活」的保障會在 65 歲終止。詳情請參閱基本保單。

*若受保人曾就前列腺癌作出索償，並於年屆70歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。

詳情請參閱保單契約：

- **「利益條文」–** **「保單終止」**

6. 甚麼是癌症多重賠償?

癌症多重賠償會為癌症持續、擴散、復發或新確診癌症提供多達兩次的額外癌症賠償，每次賠償為高達原有保額的100%。

癌症多重賠償有以下的限制：

- 緊接之對上一次癌症及下一次癌症的診斷日期需相隔 3 年; 而緊接之對上一次疾病及下一次癌症的診斷日期需相隔 1 年
- 受保人需在下一次癌症診斷日期後仍然生存最少 15 天
- 此保障最多就下一次癌症賠償兩次

詳情請參閱保單契約：

- **「基本定義」–** **「緊接之對上一次癌症」、「下一次癌症」、「緊接之對上一次疾病」**
- **「利益條文」–** **「癌症多重賠償」**

7. 保單有甚麼不保事項?

除了身故退還保費賠償之**退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）**外，就此保單，我們不會保障由下列任何一項引致的任何事故：

- 投保前或保單繕發後 90 日內首次出現徵狀或病徵的疾病或因此而引致的手術；
- 任何因愛滋病（AIDS）或人體免疫力缺乏病毒（HIV）感染導致受保人罹患的暴發性病毒性肝炎或癌病；
- 自致之傷害；及
- 任何於保單之繕發前已存在的身體或精神狀況所導致的任何疾病，而此等狀況並沒有在投保申請書或健康聲明內透露。

詳情請參閱保單契約：

- **「利益條文」–** **「不保事項」**

第三部份：一般條文

8. 若在投保時誤報受保人的吸煙習慣，會有什麼後果？

吸煙習慣是計算保費的重要因素之一，所以必需在投保時申報，否則，本公司可使此保單無效。

詳情請參閱保單契約：

- **「一般條文」-** **「吸煙習慣」**

9. 若在投保時誤報年齡及性別，會有什麼後果？

我們將在支付此保單應支付的賠償時根據適切反映實際所繳付之保費按受保人當時的正確年齡/性別就該賠償作出調整。

詳情請參閱保單契約：

- **「一般條文」-** **「誤報年齡及 / 或性別」**

10. 保單會在什麼情況下會終止？

如以下任何情況發生，我們將會取消你的保單，而受保人將失去保障：

- 受保人身故；
- 於保費到期日後 31 日內仍未繳交保費；
- 在保單期滿日期;或
- 保單持有人退保。

詳情請參閱保單契約：

- **「一般條文」-** **「保單終止」**
- **「基本定義」-** **「期滿日期/期滿日」**

附錄一: 產品資料介紹

<table>
<tr><td>產品名稱</td><td colspan="3">「進添」癌症保障計劃/「進添明珠」癌症保障計劃</td></tr>
<tr><td>銷售日期</td><td colspan="3">2018 年 11 月 26 日 (以申請日期為準)</td></tr>
<tr><td>基本計劃 / 附加契約</td><td colspan="3">基本計劃</td></tr>
<tr><td>產品概覽</td><td colspan="3">• 「進添」癌症保障計劃/「進添明珠」癌症保障計劃 - 限期繳費危疾保險提供癌症多重賠償及在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時退還保費賠償
• 保障 58 種危疾及癌症多重賠償
• 在癌症多重賠償內提供額外兩次的癌症賠償
• 提供「AIA Vitality 健康程式」及保費折扣
• 在首次保障危疾賠償、身故或受保人到達 85 歲而沒有任何索償記錄時, 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
• 明珠版本是專為抵港抵澳內地人士而設 – 其利益是跟「進添」癌症保障計劃一樣而保費率是不同（包括內地受保人之國籍評級額外保費）。抵港抵澳內地人士只可購買明珠版。</td></tr>
<tr><td rowspan="8">計劃編號</td><td colspan="3">非吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」癌症保障計劃</td><td>「進添明珠」癌症保障計劃</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18NN5</td><td>CIB18NN5</td></tr>
<tr><td>25年</td><td>CIA25NN5</td><td>CIB25NN5</td></tr>
<tr><td>至65歲</td><td>CIA65NN5</td><td>CIB65NN5</td></tr>
<tr><td colspan="3">吸煙者：</td></tr>
<tr><td rowspan="2">保費繳付年期</td><td>「進添」癌症保障計劃</td><td>「進添明珠」癌症保障計劃</td></tr>
<tr><td>美元</td><td>美元</td></tr>
<tr><td>18年</td><td>CIA18SN5</td><td>CIB18SN5</td></tr>
<tr><td>25年</td><td>CIA25SN5</td><td>CIB25SN5</td></tr>
<tr><td>至65歲</td><td>CIA65SN5</td><td>CIB65SN5</td></tr>
</table>

A. 利益

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃
1.保障期	身故退還保費賠償：至 85 歲* 危疾退還保費賠償：至 85 歲 [1] 癌症多重賠償：至 85 歲* *若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。
2.身故退還保費賠償	身故退還保費賠償 • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息），唯就此保單下沒有作出任何其他索償
3.危疾退還保費賠償 [2]	危疾退還保費賠償（確診患上 58 種保障危疾之一） • 退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）
4.豁免繳付保費保障	當作出首次危疾退還保費賠償後 （即退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）），我們將豁免此基本保單應繳付之結餘保費。當受保人因危疾而獲豁免基本計劃保費時，附加契約不會因此而終止（及仍需繼續繳交附加契約保費）。
5. 癌症多重賠償	當作出首次保障危疾賠償之退回相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的 100%已繳保費總額（不包括額外附加保費及利息）之後，其後確診癌症 [3, 4]，在該確診日期後仍然生存最少 15 天，我們將支付： 保額的 100% (最多支付兩次)[5] 如首次索償為癌症，癌症多重賠償會於癌症確診後 3 年生效，為不論是癌症持續、擴散、復發或新確診癌症提供保障。 如首次索償為癌症以外的嚴重疾病，等候期則為 1 年。 此保障會在受保人到達 85 歲時終止。

[1] 不能獨立生活只保障至受保人 65 歲

[2] 該疾病之徵狀或病徵或手術之原因（或其他引致該手術的狀況）乃於保單繕發日期或最近期之生效日期（以較後者為準）起計 90 天後才開始出現。

[3] 包括但不限於：i) 緊接之對上一次癌症的延續；ii) 與緊接之對上一次癌症相關之癌症；或 iii) 與緊接之對上一次癌症不相關之新癌症。

[4] 若受保人曾就前列腺癌作出索償，並於年屆 70 歲後持續患有相同癌症，受保人必須於上一次及再次確診前列腺癌期間已接受或正接受整個醫療所需及針對該癌症的手術、電療、化療、標靶療程或以上之組合（不包括激素治療），方可再次索償。其他癌症保障至 85 歲。

[5] 保額是指於保單資料頁內列明為「保額」的金額，亦是計算癌症多重賠償的依據

<table>
<tr><th></th><th>「進添」癌症保障計劃/「進添明珠」癌症保障計劃</th></tr>
<tr><td>6. 現金惠益</td><td>若保單期滿、持有人將此保單退保或保單失效，在沒有就此保單作出任何索償的情況下，將根據下表支付相等於扣除「AIA Vitality 健康程式」相關的保費折扣（如有）後基本保單的已繳保費總額的相對百分比金額（不包括額外附加保費及利息）：
<table>
<tr><th>已完結之保單年度</th><th>已繳保費總和之回贈百分比</th></tr>
<tr><td>0-2</td><td>0%</td></tr>
<tr><td>3-5</td><td>20%</td></tr>
<tr><td>6-17</td><td>25%</td></tr>
<tr><td>18-24</td><td>35%</td></tr>
<tr><td>25 或以上</td><td>50%</td></tr>
<tr><td>保單期滿
（即受保人 85 歲生日之後的首個保單周年日）</td><td>100%</td></tr>
</table>
</td></tr>
<tr><td>7. 自殺及誤報年齡、性別、 吸煙狀況、慣常居住地 / 國籍</td><td>

自殺：保單繕發日期或最近的生效日期(以較後者為準)起計 1 年內自殺身亡，保單會在扣除保單欠款後退回所有已付保費。
誤報年齡及性別：跟隨現行傳統壽險之規則。
誤報吸煙習慣：當簽署投保申請書或復效表格時，受保人必須申報其吸煙習慣，若受保人沒有如實申報有關資料，公司有權將此保單作廢並在扣除保單欠款後退回所有已付保費。

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

B. 保費

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃
1. 保費形式	保費並非保證但不會按年齡增加而遞增
2. 保費繳付期	18 年 / 25 年/ 至 65 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 (詳見附錄三之保費率表)
4. 繳付方法	月繳 / 季繳 / 半年繳 / 年繳
5. 大額折扣	不適用
6. 健康生活折扣	不適用

C. 產品細節

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃		
1. 投保年齡	**保費繳付年期** 18 年 25 年 至 65 歲	**投保年齡範圍** 15 日 – 65 歲 15 日 – 55 歲 15 日 – 55 歲	
2. 最低投保額	50,000 美元		
3. 最高投保額 (以每名受保人計)	1,000,000 美元 （不計算於現行 1,500,000 美元之個人危疾最高保額內）		
4. 銷售地點	香港 / 澳門		
5. 貨幣	美元 (US$)		
6. 附加契約	不適用		
7. 計劃類別	傳統壽險		
8. 保單契約及保單契約頁碼		**「進添」癌症保障計劃**	**「進添明珠」癌症保障計劃**
	基本計劃	DCEX	DCEY
	不保事項批註	BNAL	BNAL
	中華人民共和國批註	不適用	BMBL

D. 核保規則

<table>
<tr><th></th><th>「進添」癌症保障計劃/「進添明珠」癌症保障計劃</th></tr>
<tr><td>1. 體檢要求</td><td>• 只核保50%的保額
• 跟隨現行人壽及危疾保障之合共要求。
• 當受保人以非吸煙者優惠保費申請保單,而又同時需進行例行或額外顯微鏡尿液分析(MU),才需要進行尼古丁尿液測試(Cotinine Test) 。</td></tr>
<tr><td>2. 財務核保要求</td><td>• 只核保50%的保額
• 跟隨現行危疾保障之要求
• 最高可申請保障額須視乎以下入息倍數，並會使用較嚴謹的一套：
危疾：
<table>
<tr><th>年齡</th><th>年薪倍數</th></tr>
<tr><td>18 – 40</td><td>15</td></tr>
<tr><td>41 – 50</td><td>12</td></tr>
<tr><td>51 – 60</td><td>8</td></tr>
<tr><td>61 – 70</td><td>5</td></tr>
</table>
</td></tr>
<tr><td>3. 體檢評級</td><td>• 人壽部分不設附加保費
• 危疾保障部分MR“A”至“F” 評級
• 如果危疾保障部分之評級大於 “F”申請將不獲批核</td></tr>
<tr><td>4. 職業評級</td><td>• 參閱現行職業風險評級表中危疾保障之評級。</td></tr>
<tr><td>5. 國籍評級</td><td>• 參閱現行國籍風險評級表中危疾保障之評級, 如危疾保障不獲批准, 將不能申請此基本計劃。
• 內地受保人只可以投保明珠版本。</td></tr>
<tr><td>6. 保單日期</td><td>可以 Date Back</td></tr>
<tr><td>7. 投保申請書</td><td>壽險投保申請書：
香港：
壽險及人身意外保險投保申請書- OPUAIF00
澳門：
壽險及人身意外保險投保申請書- OPMCUF13</td></tr>
<tr><td>8. VIP Club</td><td>計算入 VIP Club 的保費：
18 年、 25 年及至 65 歲繳付年期 – 100%</td></tr>
<tr><td>9. 非標準保費折扣優惠</td><td>不適用</td></tr>
<tr><td>10. 要員保險 / 替代</td><td>不適用</td></tr>
<tr><td>11. 其他要求：</td><td>此產品只可售予已有危疾保障的客戶。我們將核實申請人現時是否在 AIA 或其他保險公司享有任何危疾保障計劃。</td></tr>
</table>

E. 保戶服務行政指引

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃
1. 更改保額	不適用
2. 復效	• 跟隨現行復效規則 • 如危疾保障不獲提供，復效申請將被拒絕。 • 公司將保留要求受保人進行尼古丁測試 (Cotinine Test) 之權利，並由申請人支付有關檢驗費用。 • 可以 Redating
3. 申請減價 (Appeal Loading)	跟隨現行規則
4. 更改吸煙狀況	• 由吸煙者保費率轉至非吸煙者保費率，受保人須符合當時非吸煙者的定義及遞交「更改保單申請表」+ 健康證明書。而尼古丁測試 (Cotinine Test) 的費用將由申請人支付。 • 轉換後，保單下之現金價值亦會因保費變更而相應更改。
5. 更改基本計劃	不適用
6. 自定期保險轉入	不適用
7. 更改繳付保費方法	跟隨現行規則
8. 信託保單 (只適用於兒童保單)	並非信託保單。保單之權益不會在受保人年滿 18 歲時自動轉移給受保人。

F. 佣金

<table>
<tr><th></th><th colspan="4">「進添」癌症保障計劃/「進添明珠」癌症保障計劃</th></tr>
<tr><td rowspan="18">1. 佣金</td><td rowspan="2">保費繳付年期</td><td colspan="3">保單年期</td></tr>
<tr><td>第 1 年</td><td>第 2 年</td><td>第 3 年至 6 年</td></tr>
<tr><td>18 年</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>25 年</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>至 65 歲</td><td></td><td></td><td></td></tr>
<tr><td>投保年齡</td><td></td><td></td><td></td></tr>
<tr><td>0-45</td><td>54%</td><td>15%</td><td>3%</td></tr>
<tr><td>46</td><td>52%</td><td>10%</td><td>3%</td></tr>
<tr><td>47</td><td>50%</td><td>10%</td><td>3%</td></tr>
<tr><td>48</td><td>46%</td><td>10%</td><td>3%</td></tr>
<tr><td>49</td><td>42%</td><td>10%</td><td>3%</td></tr>
<tr><td>50</td><td>39%</td><td>10%</td><td>3%</td></tr>
<tr><td>51</td><td>37%</td><td>9%</td><td>3%</td></tr>
<tr><td>52</td><td>35%</td><td>8%</td><td>3%</td></tr>
<tr><td>53</td><td>33%</td><td>7%</td><td>3%</td></tr>
<tr><td>54</td><td>31%</td><td>6%</td><td>3%</td></tr>
<tr><td>55</td><td>29%</td><td>5%</td><td>3%</td></tr>
<tr><td>2. High Issue Age FYC Adjustment</td><td colspan="4">不適用</td></tr>
<tr><td>3. Persistency & Career Benefit</td><td colspan="4">適用</td></tr>
<tr><td>4. Extra 10%</td><td colspan="4">適用</td></tr>
<tr><td>5. Provident Fund</td><td colspan="4">適用第 7 個及之後的保單年度

<table><tr><th colspan="2">基本計劃</th></tr><tr><td>保單年期</td><td></td></tr><tr><td>$7^{th} – 10^{th}$</td><td>3%</td></tr><tr><td>$11^{th} – 15^{th}$</td><td>1.5%</td></tr><tr><td>其後</td><td>3%</td></tr></table></td></tr>
<tr><td>6. 附加契約</td><td colspan="4">不適用</td></tr>
<tr><td>7. FYP Credit</td><td colspan="4">首年保費 100%</td></tr>
<tr><td>8. 上板數 (Production Count)</td><td colspan="4">• FYP 及 FYC 計算入 Life 的方法跟隨現有做法。
• FYP 及 FYC 計算入 A&H Riders 的 Clubs & Awards 及 Agency Challenges 之百分比
  • 「進添」癌症保障計劃/「進添明珠」癌症保障計劃: 100%</td></tr>
<tr><td>9. 保單數目 (Case Count)</td><td colspan="4">每張「進添」癌症保障計劃/「進添明珠」癌症保障計劃保單會計 1 個Life Case Count。</td></tr>
<tr><td rowspan="2">10. FYC Adjustment</td><td colspan="2"></td><td colspan="2">「進添」癌症保障計劃/「進添明珠」癌症保障計劃</td></tr>
<tr><td colspan="2">Regular Premium – A&H – CI (Group 4)</td><td colspan="2">100%</td></tr>
</table>

G. 其他

	「進添」癌症保障計劃/「進添明珠」癌症保障計劃	
1. 保單建議書系統 (PGS)	適用於以下版本： • 建議書系統PGS 2014網上版 (PGS 17.1) • 建議書系統PGS 2014 iPad離線版(PSG 17.1) • 建議書系統PGS 2014 視窗離線版 (PGS 17.1)	
2. 產品簡介編號	**「進添」癌症保障計劃**	**「進添明珠」癌症保障計劃**
- 英文	PTA999439	PTA999730
- 繁體中文	PTA999440	PTA999731
- 簡體中文	不適用	PTA999441

附錄二: 財務需要分析表格之配對

Appendix 2: Mapping in Financial Needs Analysis Form

C. 適合性評估 Suitability Assessment

問題 **Question**			**「進添」癌症保障計劃/「進添明珠」癌症保障計劃* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
1		您選購本公司產品的目標為何? (可選多於一項) What are your objectives of buying our product? (tick one or more)	
	A	為應付不時之需的財務保障 (例如：死亡、意外、殘疾等) Financial protection against adversities (e.g. death, accident, disability, etc.)	
	B	為醫療需要作準備 (例如：危疾、住院等） Preparation for health care needs (e.g. critical illness, hospitalization, etc.)	✓
	C	為未來提供定期的收入 (例如：退休收入等) Providing regular income in the future (e.g. retirement income, etc.)	
	D	為未來需要儲蓄 (例如：子女教育，退休等) Saving up for the future (e.g. child education, retirement, etc.)	
	E	投資 Investment	
	F	其他 (例如：商業保險/要員保險等) 請詳述: _____ Others (e.g. business/ keyman insurance, etc.) Please specify: _____	
2		您考慮以哪種類型的保險產品來迎合您上述的目標? (可選多於一項) What type(s) of insurance products are you looking for to meet your objectives above? (tick one or more)	
	A	純保險產品(沒有任何儲蓄或投資成份)(例如：定期保險) Pure insurance product (without any savings or investment element) (e.g. term insurance)	✓
	B	有儲蓄成份的保險產品(有儲蓄但沒有投資成份)(例如：非分紅保單) Insurance product with savings element (with savings but without investment element) (e.g. non-participating policy)	
	C	有投資成份的保險產品(投資決定及風險由保險公司承擔)(例如：分紅保單，萬用壽險) Insurance product with investment element (Investment decisions and risks borne by insurer) (e.g. participating policy, universal life insurance)	
	D	有投資成份的保險產品(投資決定及風險由保單持有人承擔)(例如：投資相連保險計劃) Insurance product with investment element (Investment decisions and risks borne by policyholder) (e.g. Investment-Linked Assurance Schemes)	
	E	其他 (請詳述) : Others (Please specify) _____	
3		您投購保單及/或投資計劃的目標得益/保障年期 Year為多久? (請選一項)： What is your target benefit / protection period for insurance policy and/or investment plan? (tick one)	
		<1year 年	
		1-5 years 年	
		6-10years 年	
		11-20years 年	
		> 20years 年	✓
		終身 Whole of Life	

* ✓ refers to the choices that can be mapped to apply the product

✓ 指申請本產品之可配對選項

C. 適合性評估 (續) Suitability Assessment (Continued)

	問題 **Question**	**「進添」癌症保障計劃/「進添明珠」癌症保障計劃* Level-Up Protect Cancer Plan/ Level-Up Protect Pearl Cancer Plan ***
4a	您能夠及願意支付保單及/或投資計劃的年期 Year為? (請選一項) For how long are you able and willing to contribute to an insurance policy and/or investment plan? (tick one)	
	<1year 年	
	1-5 years 年	
	6-10years 年	✓
	11-20years 年	✓
	> 20years 年	✓
	終身 Whole of Life	✓
5	須計算額外人壽保障額? Count Additional Level of Life Protection Needed?	**No**
	共同匯報標準 Common Report Standard	✓

* ✓ refers to the choices that can be mapped to apply the product
✓ 指申請本產品之可配對選項

Remark：The product which is waived on FNA
備註：FNA 豁免產品

附錄三: 保費率表 Appendix 3: Premium Rate Table

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.09	2.09
1	2.13	2.13
2	2.17	2.17
3	2.22	2.22
4	2.27	2.27
5	2.32	2.32
6	2.38	2.38
7	2.45	2.45
8	2.51	2.51
9	2.59	2.59
10	2.66	2.66
11	2.74	2.74
12	2.82	2.82
13	2.91	2.91
14	3.00	3.00
15	3.09	3.09
16	3.19	5.08
17	3.30	5.21
18	3.41	5.37
19	3.53	5.54
20	3.65	5.74
21	3.78	5.97
22	3.92	6.21
23	4.06	6.49
24	4.22	6.79
25	4.38	7.11
26	4.56	7.47
27	4.75	7.86
28	4.94	8.27
29	5.15	8.71
30	5.38	9.19
31	5.62	9.69
32	5.88	10.24
33	6.15	10.82
34	6.45	11.44
35	6.76	12.11
36	7.10	12.82
37	7.47	13.59
38	7.86	14.43
39	8.28	15.31
40	8.73	16.21
41	9.22	17.11
42	9.74	18.04
43	10.30	19.01
44	10.91	20.11
45	11.57	21.40
46	12.28	22.91
47	13.04	24.54
48	13.86	26.22
49	14.75	27.95
50	15.71	29.81
51	16.74	32.23
52	17.86	35.33
53	19.07	39.58
54	20.37	45.48
55	21.77	53.09
56	23.29	62.09
57	24.92	71.59
58	26.68	81.60
59	28.58	91.15
60	30.62	99.45
61	31.75	103.79
62	32.90	106.05
63	34.05	107.17
64	35.20	108.21
65	36.35	109.19

只適用於 18 年繳付期
For 18-Year Pay

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.60	1.60
1	1.64	1.64
2	1.68	1.68
3	1.73	1.73
4	1.78	1.78
5	1.83	1.83
6	1.89	1.89
7	1.94	1.94
8	2.00	2.00
9	2.06	2.06
10	2.12	2.12
11	2.18	2.18
12	2.24	2.24
13	2.31	2.31
14	2.38	2.38
15	2.45	2.45
16	2.52	4.02
17	2.60	4.10
18	2.68	4.20
19	2.77	4.31
20	2.86	4.45
21	2.96	4.61
22	3.07	4.80
23	3.18	5.02
24	3.30	5.26
25	3.44	5.53
26	3.58	5.82
27	3.73	6.15
28	3.90	6.50
29	4.08	6.84
30	4.27	7.16
31	4.48	7.42
32	4.70	7.76
33	4.94	8.17
34	5.20	8.66
35	5.49	9.19
36	5.79	9.76
37	6.11	10.37
38	6.46	11.03
39	6.84	11.74
40	7.25	12.52
41	7.69	13.38
42	8.16	14.33
43	8.68	15.36
44	9.23	16.49
45	9.83	17.73
46	10.47	19.09
47	11.17	20.59
48	11.93	22.24
49	12.74	24.05
50	13.63	26.06
51	14.59	28.26
52	15.63	30.69
53	16.76	33.37
54	17.98	36.22
55	19.31	39.35

只適用於 25 年繳付期
For 25-Year Pay

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.06	1.06
1	1.10	1.10
2	1.13	1.13
3	1.16	1.16
4	1.20	1.20
5	1.24	1.24
6	1.29	1.29
7	1.33	1.33
8	1.38	1.38
9	1.43	1.43
10	1.48	1.48
11	1.53	1.53
12	1.58	1.58
13	1.64	1.64
14	1.70	1.70
15	1.76	1.76
16	1.82	2.33
17	1.89	2.56
18	1.97	2.80
19	2.05	3.05
20	2.13	3.31
21	2.24	3.56
22	2.34	3.82
23	2.46	4.08
24	2.59	4.35
25	2.72	4.61
26	2.88	4.89
27	3.04	5.17
28	3.22	5.45
29	3.41	5.76
30	3.63	6.10
31	3.86	6.50
32	4.11	6.94
33	4.39	7.42
34	4.69	7.95
35	5.03	8.53
36	5.39	9.17
37	5.79	9.89
38	6.23	10.68
39	6.71	11.57
40	7.25	12.52
41	7.84	13.78
42	8.50	15.13
43	9.23	16.65
44	10.03	18.37
45	10.93	20.29
46	11.93	22.43
47	13.04	24.54
48	14.28	27.30
49	15.65	30.40
50	17.19	33.98
51	18.89	37.71
52	20.79	42.56
53	22.90	49.28
54	25.25	58.79
55	27.86	71.67

只適用於繳付期至 65 歲
For pay to- age 65

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.66	2.66
1	2.70	2.70
2	2.75	2.75
3	2.82	2.82
4	2.91	2.91
5	3.00	3.00
6	3.10	3.10
7	3.22	3.22
8	3.33	3.33
9	3.45	3.45
10	3.58	3.58
11	3.71	3.71
12	3.85	3.85
13	3.99	3.99
14	4.13	4.13
15	4.28	4.28
16	4.44	6.32
17	4.60	6.52
18	4.77	6.74
19	4.95	6.99
20	5.14	7.26
21	5.34	7.56
22	5.55	7.89
23	5.76	8.24
24	5.99	8.63
25	6.24	9.04
26	6.49	9.47
27	6.76	9.94
28	7.03	10.43
29	7.33	10.94
30	7.63	11.48
31	7.95	12.04
32	8.28	12.62
33	8.62	13.23
34	8.98	13.85
35	9.35	14.50
36	9.73	15.16
37	10.12	15.84
38	10.53	16.55
39	10.95	17.27
40	11.38	18.01
41	11.83	18.77
42	12.29	19.56
43	12.76	20.37
44	13.26	21.21
45	13.77	22.08
46	14.30	22.98
47	14.85	23.92
48	15.43	24.89
49	16.04	25.92
50	16.68	27.00
51	17.36	28.14
52	18.08	29.34
53	18.85	30.62
54	19.67	31.99
55	20.56	33.45
56	21.52	35.01
57	22.56	36.69
58	23.70	38.50
59	24.94	40.46
60	26.30	42.57
61	27.72	43.94
62	29.24	45.27
63	30.76	46.60
64	32.28	47.93
65	33.80	49.26

只適用於 18 年繳付期
For 18-Year Pay

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性
Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

只適用於 25 年繳付期
For 25-Year Pay

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.96	1.96
1	2.02	2.02
2	2.08	2.08
3	2.14	2.14
4	2.20	2.20
5	2.26	2.26
6	2.28	2.28
7	2.41	2.41
8	2.54	2.54
9	2.67	2.67
10	2.81	2.81
11	2.95	2.95
12	3.08	3.08
13	3.21	3.21
14	3.34	3.34
15	3.47	3.47
16	3.60	5.64
17	3.73	5.77
18	3.86	5.93
19	3.99	6.10
20	4.13	6.30
21	4.27	6.52
22	4.42	6.77
23	4.58	7.04
24	4.75	7.34
25	4.93	7.67
26	5.12	8.03
27	5.32	8.41
28	5.54	8.82
29	5.77	9.26
30	6.02	9.73
31	6.28	10.22
32	6.56	10.74
33	6.86	11.29
34	7.17	11.86
35	7.50	12.46
36	7.84	13.08
37	8.20	13.73
38	8.57	14.40
39	8.96	15.10
40	9.37	15.83
41	9.79	16.59
42	10.23	17.37
43	10.69	18.18
44	11.16	19.03
45	11.65	19.92
46	12.16	20.84
47	12.70	21.80
48	13.26	22.80
49	13.85	23.86
50	14.48	24.97
51	15.14	26.14
52	15.86	27.37
53	16.62	28.68
54	17.44	30.07
55	18.34	31.54

「進添」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.30	1.30
1	1.34	1.34
2	1.38	1.38
3	1.43	1.43
4	1.47	1.47
5	1.52	1.52
6	1.55	1.55
7	1.65	1.65
8	1.75	1.75
9	1.85	1.85
10	1.96	1.96
11	2.06	2.06
12	2.17	2.17
13	2.27	2.27
14	2.38	2.38
15	2.49	2.49
16	2.60	3.41
17	2.72	3.77
18	2.83	4.16
19	2.95	4.57
20	3.08	5.00
21	3.25	5.38
22	3.41	5.77
23	3.59	6.16
24	3.78	6.55
25	3.98	6.93
26	4.20	7.30
27	4.44	7.67
28	4.69	8.03
29	4.96	8.38
30	5.26	8.72
31	5.56	9.29
32	5.89	9.87
33	6.24	10.48
34	6.60	11.11
35	7.00	11.77
36	7.41	12.48
37	7.85	13.22
38	8.32	14.02
39	8.83	14.88
40	9.37	15.83
41	9.96	16.67
42	10.59	17.60
43	11.29	18.62
44	12.05	19.75
45	12.89	21.00
46	13.82	22.38
47	14.85	23.92
48	16.01	25.63
49	17.30	27.52
50	18.77	29.61
51	20.41	32.01
52	22.28	34.78
53	24.39	38.01
54	26.77	41.83
55	29.48	46.41

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.61	2.61
1	2.66	2.66
2	2.71	2.71
3	2.78	2.78
4	2.84	2.84
5	2.90	2.90
6	2.98	2.98
7	3.06	3.06
8	3.14	3.14
9	3.24	3.24
10	3.33	3.33
11	3.43	3.43
12	3.53	3.53
13	3.64	3.64
14	3.75	3.75
15	3.86	3.86
16	3.99	6.35
17	4.13	6.51
18	4.26	6.71
19	4.41	6.93
20	4.56	7.18
21	4.73	7.46
22	4.90	7.76
23	5.08	8.11
24	5.28	8.49
25	5.48	8.89
26	5.70	9.34
27	5.94	9.83
28	6.18	10.34
29	6.44	10.89
30	6.73	11.49
31	7.03	12.11
32	7.35	12.80
33	7.69	13.53
34	8.06	14.30
35	8.45	15.14
36	8.88	16.03
37	9.34	16.99
38	9.83	18.04
39	10.35	19.14
40	10.91	20.26
41	11.53	21.39
42	12.18	22.55
43	12.88	23.76
44	13.64	25.14
45	14.46	26.75
46	15.35	28.64
47	16.30	30.68
48	17.33	32.78
49	18.44	34.94
50	19.64	37.26
51	20.93	40.29
52	22.33	44.16
53	23.84	49.48
54	25.46	56.85
55	27.21	66.36
56	29.11	77.61
57	31.15	89.49
58	33.35	102.00
59	35.73	113.94
60	38.28	124.31
61	39.69	129.74
62	41.13	132.56
63	42.56	133.96
64	44.00	135.26
65	45.44	136.49

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性
Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.00	2.00
1	2.05	2.05
2	2.10	2.10
3	2.16	2.16
4	2.23	2.23
5	2.29	2.29
6	2.36	2.36
7	2.43	2.43
8	2.50	2.50
9	2.58	2.58
10	2.65	2.65
11	2.73	2.73
12	2.80	2.80
13	2.89	2.89
14	2.98	2.98
15	3.06	3.06
16	3.15	5.03
17	3.25	5.13
18	3.35	5.25
19	3.46	5.39
20	3.58	5.56
21	3.70	5.76
22	3.84	6.00
23	3.98	6.28
24	4.13	6.58
25	4.30	6.91
26	4.48	7.28
27	4.66	7.69
28	4.88	8.13
29	5.10	8.55
30	5.34	8.95
31	5.60	9.28
32	5.88	9.70
33	6.18	10.21
34	6.50	10.83
35	6.86	11.49
36	7.24	12.20
37	7.64	12.96
38	8.08	13.79
39	8.55	14.68
40	9.06	15.65
41	9.61	16.73
42	10.20	17.91
43	10.85	19.20
44	11.54	20.61
45	12.29	22.16
46	13.09	23.86
47	13.96	25.74
48	14.91	27.80
49	15.93	30.06
50	17.04	32.58
51	18.24	35.33
52	19.54	38.36
53	20.95	41.71
54	22.48	45.28
55	24.14	49.19

只適用於 25 年繳付期
For 25-Year Pay

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 男性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Male

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.33	1.33
1	1.38	1.38
2	1.41	1.41
3	1.45	1.45
4	1.50	1.50
5	1.55	1.55
6	1.61	1.61
7	1.66	1.66
8	1.73	1.73
9	1.79	1.79
10	1.85	1.85
11	1.91	1.91
12	1.98	1.98
13	2.05	2.05
14	2.13	2.13
15	2.20	2.20
16	2.28	2.91
17	2.36	3.20
18	2.46	3.50
19	2.56	3.81
20	2.66	4.14
21	2.80	4.45
22	2.93	4.78
23	3.08	5.10
24	3.24	5.44
25	3.40	5.76
26	3.60	6.11
27	3.80	6.46
28	4.03	6.81
29	4.26	7.20
30	4.54	7.63
31	4.83	8.13
32	5.14	8.68
33	5.49	9.28
34	5.86	9.94
35	6.29	10.66
36	6.74	11.46
37	7.24	12.36
38	7.79	13.35
39	8.39	14.46
40	9.06	15.65
41	9.80	17.23
42	10.63	18.91
43	11.54	20.81
44	12.54	22.96
45	13.66	25.36
46	14.91	28.04
47	16.30	30.68
48	17.85	34.13
49	19.56	38.00
50	21.49	42.48
51	23.61	47.14
52	25.99	53.20
53	28.63	61.60
54	31.56	73.49
55	34.83	89.59

只適用於繳付期至 65 歲
For pay to- age 65

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	3.33	3.33
1	3.38	3.38
2	3.44	3.44
3	3.53	3.53
4	3.64	3.64
5	3.75	3.75
6	3.88	3.88
7	4.03	4.03
8	4.16	4.16
9	4.31	4.31
10	4.48	4.48
11	4.64	4.64
12	4.81	4.81
13	4.99	4.99
14	5.16	5.16
15	5.35	5.35
16	5.55	7.90
17	5.75	8.15
18	5.96	8.43
19	6.19	8.74
20	6.43	9.08
21	6.68	9.45
22	6.94	9.86
23	7.20	10.30
24	7.49	10.79
25	7.80	11.30
26	8.11	11.84
27	8.45	12.43
28	8.79	13.04
29	9.16	13.68
30	9.54	14.35
31	9.94	15.05
32	10.35	15.78
33	10.78	16.54
34	11.23	17.31
35	11.69	18.13
36	12.16	18.95
37	12.65	19.80
38	13.16	20.69
39	13.69	21.59
40	14.23	22.51
41	14.79	23.46
42	15.36	24.45
43	15.95	25.46
44	16.58	26.51
45	17.21	27.60
46	17.88	28.73
47	18.56	29.90
48	19.29	31.11
49	20.05	32.40
50	20.85	33.75
51	21.70	35.18
52	22.60	36.68
53	23.56	38.28
54	24.59	39.99
55	25.70	41.81
56	26.90	43.76
57	28.20	45.86
58	29.63	48.13
59	31.18	50.58
60	32.88	53.21
61	34.65	54.93
62	36.55	56.59
63	38.45	58.25
64	40.35	59.91
65	42.25	61.58

只適用於 18 年繳付期
For 18-Year Pay

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

只適用於 25 年繳付期
For 25-Year Pay

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	2.45	2.45
1	2.53	2.53
2	2.60	2.60
3	2.68	2.68
4	2.75	2.75
5	2.83	2.83
6	2.85	2.85
7	3.01	3.01
8	3.18	3.18
9	3.34	3.34
10	3.51	3.51
11	3.69	3.69
12	3.85	3.85
13	4.01	4.01
14	4.18	4.18
15	4.34	4.34
16	4.50	7.05
17	4.66	7.21
18	4.83	7.41
19	4.99	7.63
20	5.16	7.88
21	5.34	8.15
22	5.53	8.46
23	5.73	8.80
24	5.94	9.18
25	6.16	9.59
26	6.40	10.04
27	6.65	10.51
28	6.93	11.03
29	7.21	11.58
30	7.53	12.16
31	7.85	12.78
32	8.20	13.43
33	8.58	14.11
34	8.96	14.83
35	9.38	15.58
36	9.80	16.35
37	10.25	17.16
38	10.71	18.00
39	11.20	18.88
40	11.71	19.79
41	12.24	20.74
42	12.79	21.71
43	13.36	22.73
44	13.95	23.79
45	14.56	24.90
46	15.20	26.05
47	15.88	27.25
48	16.58	28.50
49	17.31	29.83
50	18.10	31.21
51	18.93	32.68
52	19.83	34.21
53	20.78	35.85
54	21.80	37.59
55	22.93	39.43

「進添明珠」癌症保障計劃 保費率 (每 1,000 元原有保額) – 女性

Annual Premium Rate for Level-Up Protect Pearl Cancer Plan (Per $1,000 Initial Sum Assured) – Female

年齡 Age	美元計劃 USD Plan	
	非吸煙者 Non-Smoker	吸煙者 Smoker
0	1.63	1.63
1	1.68	1.68
2	1.73	1.73
3	1.79	1.79
4	1.84	1.84
5	1.90	1.90
6	1.94	1.94
7	2.06	2.06
8	2.19	2.19
9	2.31	2.31
10	2.45	2.45
11	2.58	2.58
12	2.71	2.71
13	2.84	2.84
14	2.98	2.98
15	3.11	3.11
16	3.25	4.26
17	3.40	4.71
18	3.54	5.20
19	3.69	5.71
20	3.85	6.25
21	4.06	6.73
22	4.26	7.21
23	4.49	7.70
24	4.73	8.19
25	4.98	8.66
26	5.25	9.13
27	5.55	9.59
28	5.86	10.04
29	6.20	10.48
30	6.58	10.90
31	6.95	11.61
32	7.36	12.34
33	7.80	13.10
34	8.25	13.89
35	8.75	14.71
36	9.26	15.60
37	9.81	16.53
38	10.40	17.53
39	11.04	18.60
40	11.71	19.79
41	12.45	20.84
42	13.24	22.00
43	14.11	23.28
44	15.06	24.69
45	16.11	26.25
46	17.28	27.98
47	18.56	29.90
48	20.01	32.04
49	21.63	34.40
50	23.46	37.01
51	25.51	40.01
52	27.85	43.48
53	30.49	47.51
54	33.46	52.29
55	36.85	58.01

只適用於繳付期至 65 歲
For pay to- age 65

空白頁

空白頁

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

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

AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

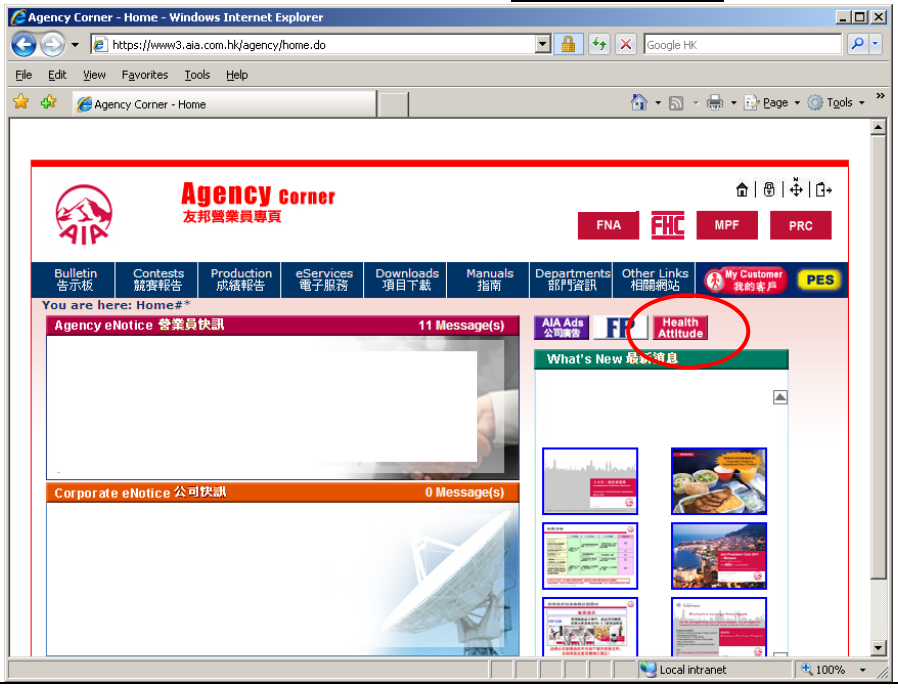
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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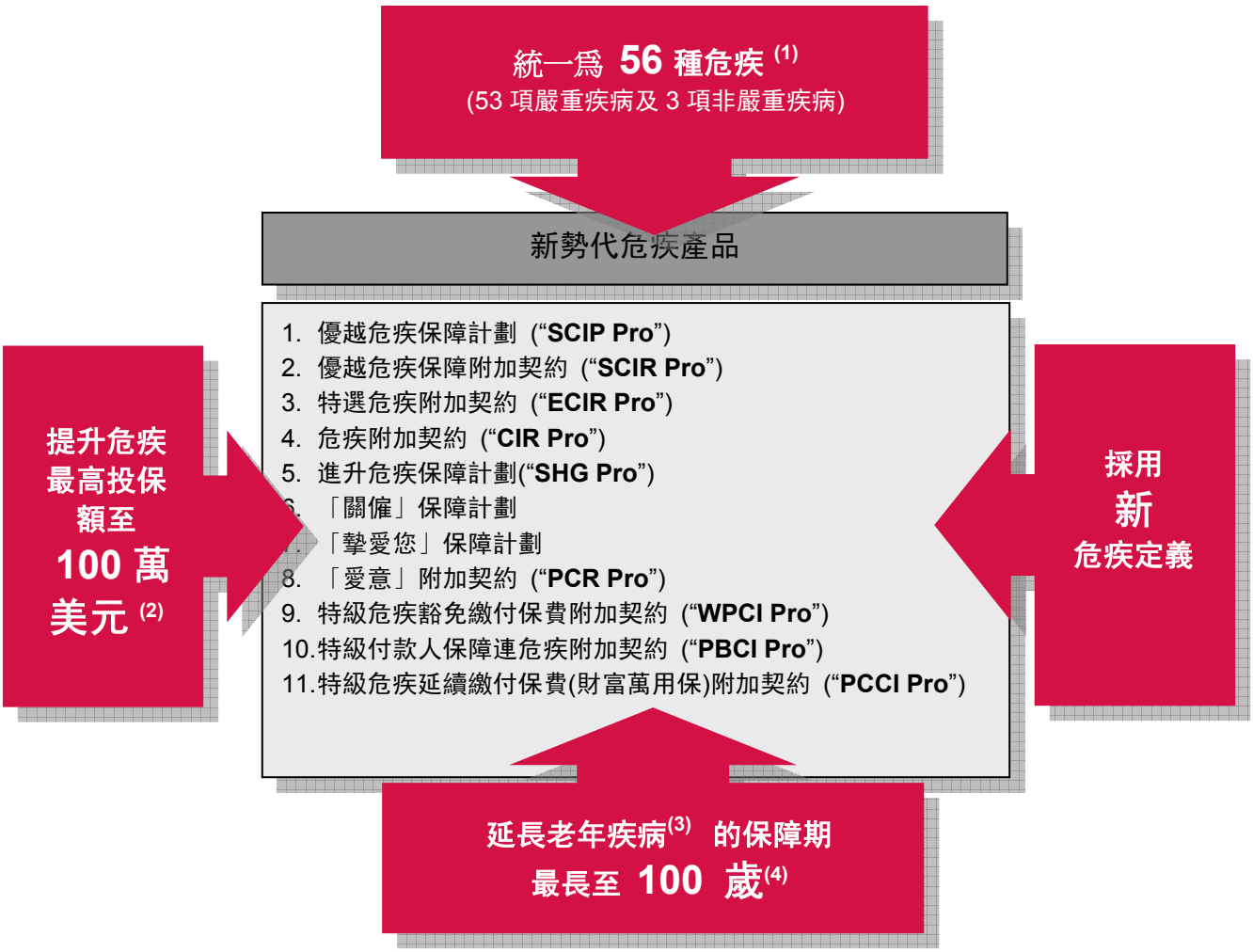
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

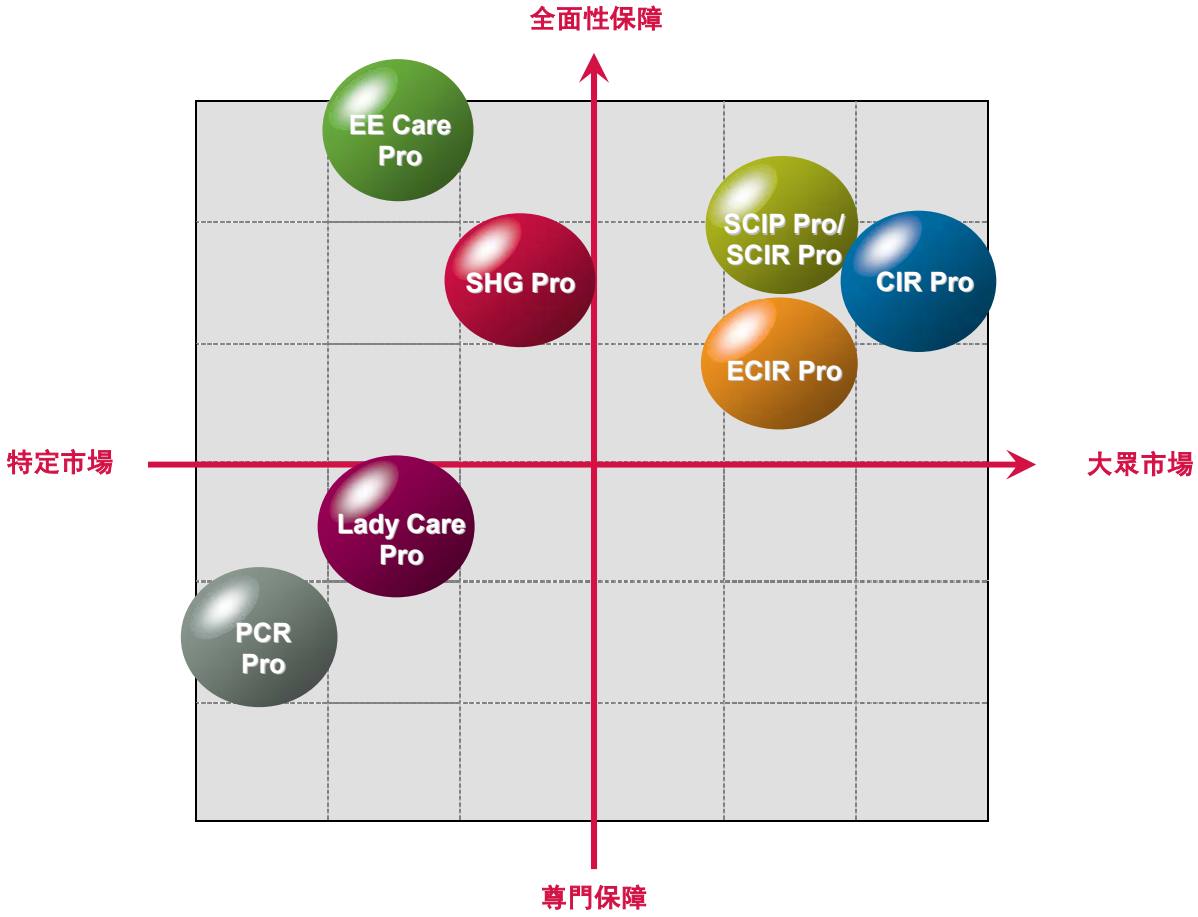
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

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有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

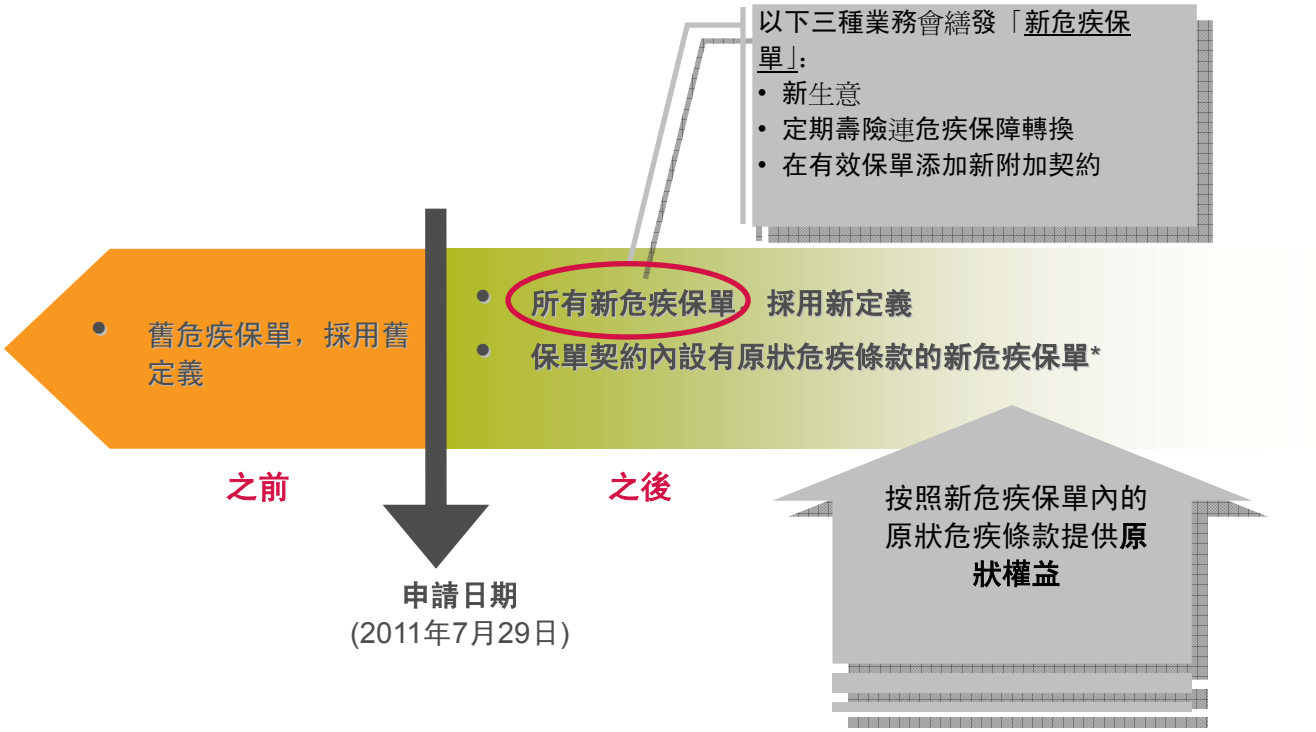


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

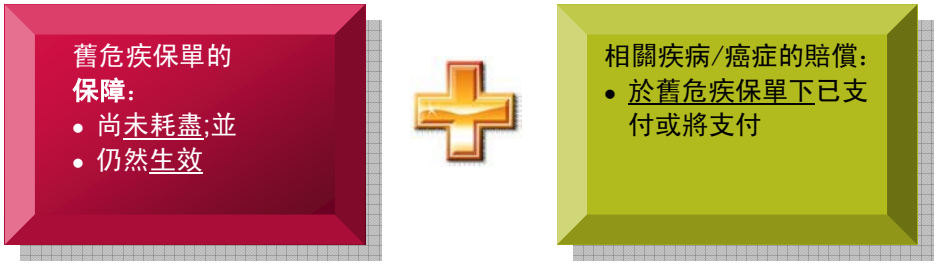
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

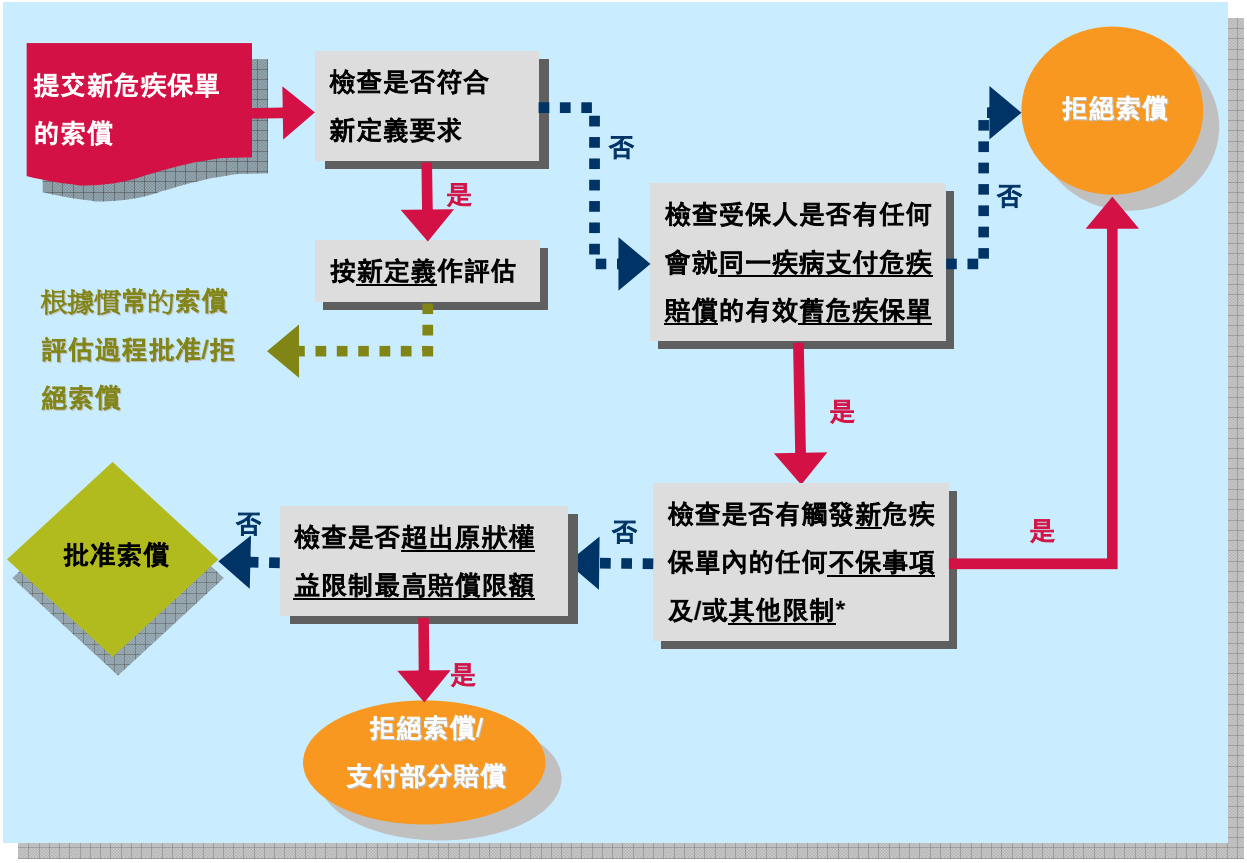
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

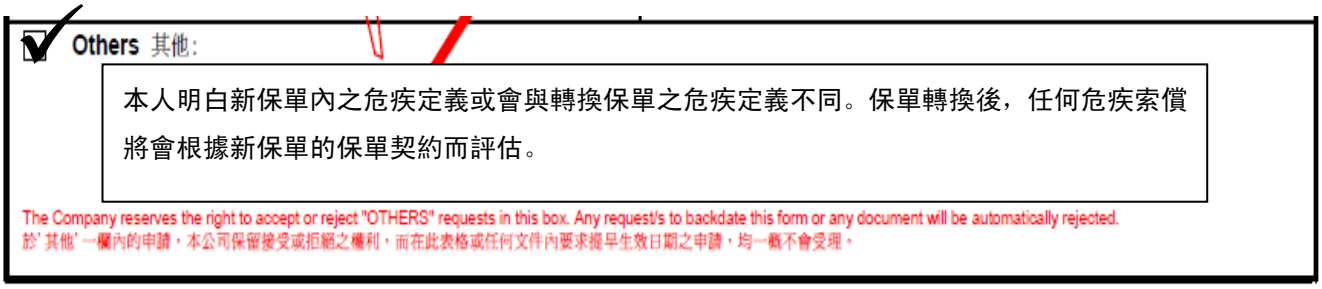
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

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Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

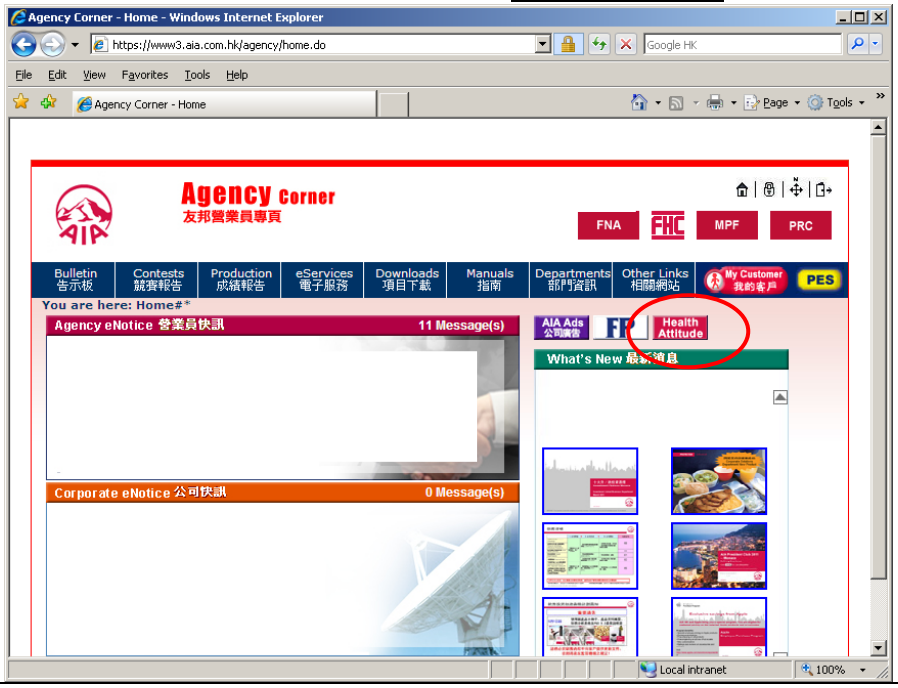
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


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</table>

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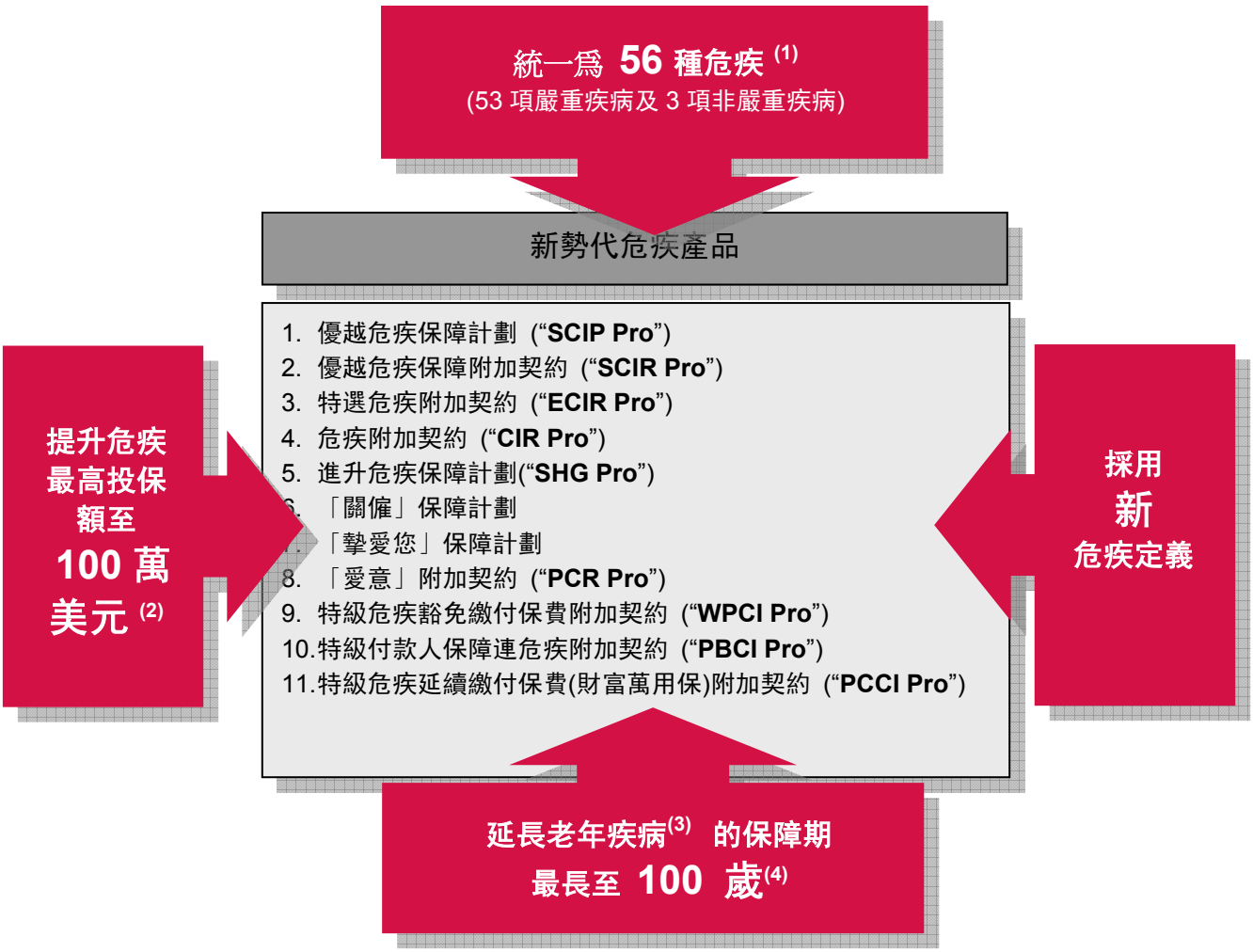


(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

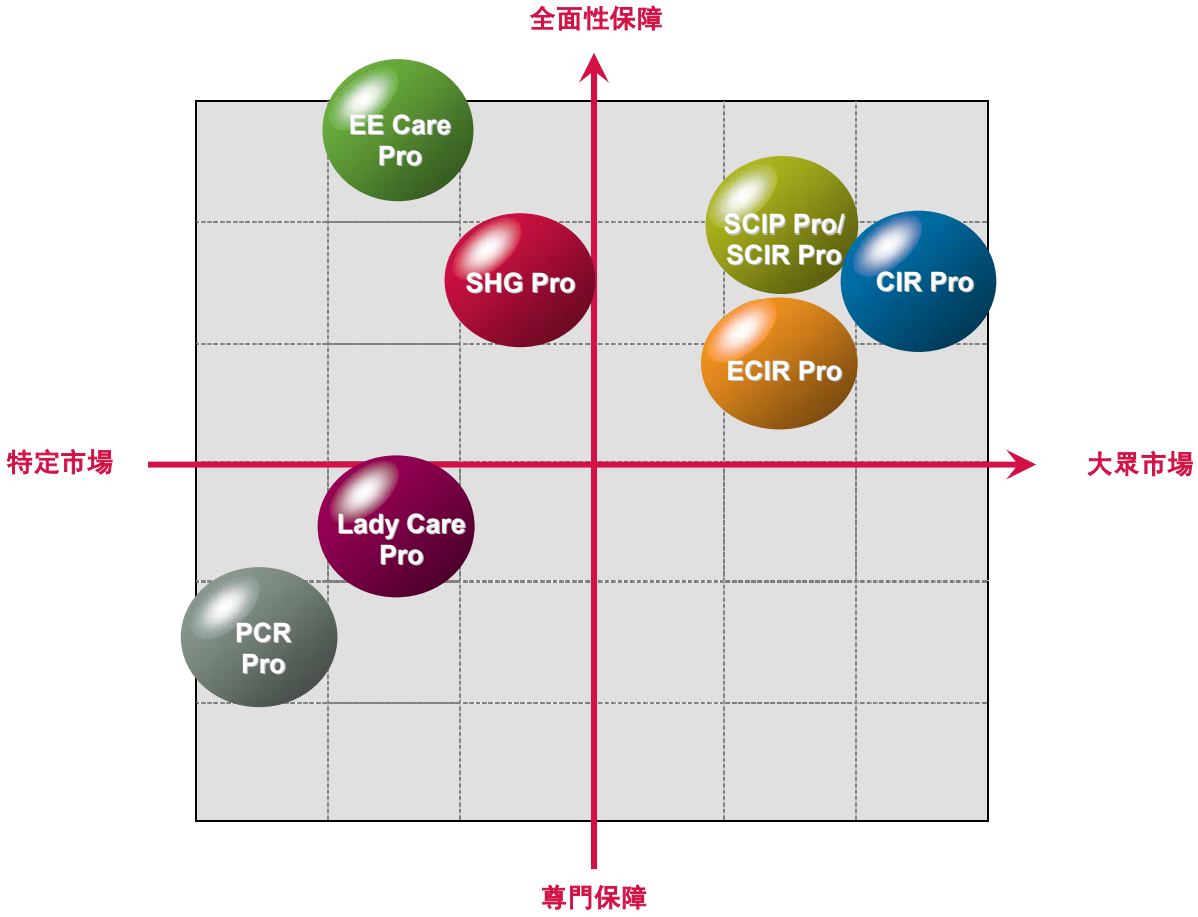
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

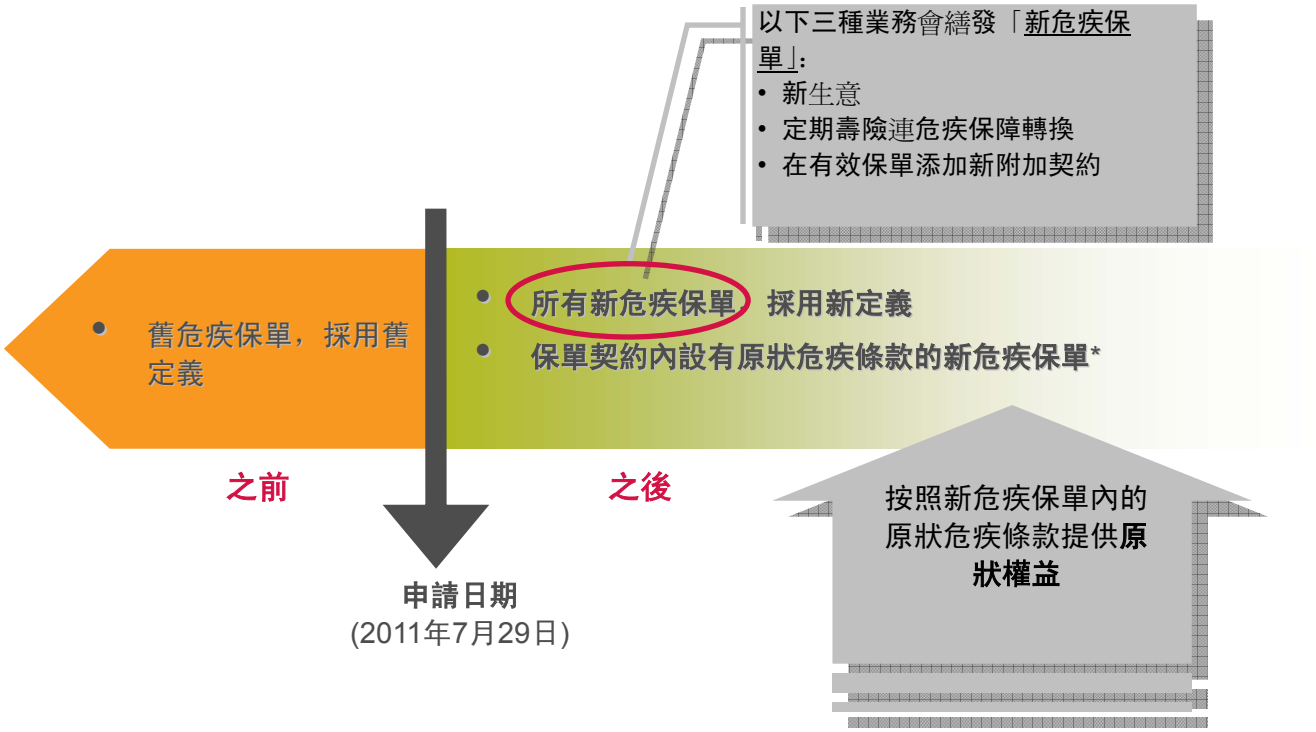


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

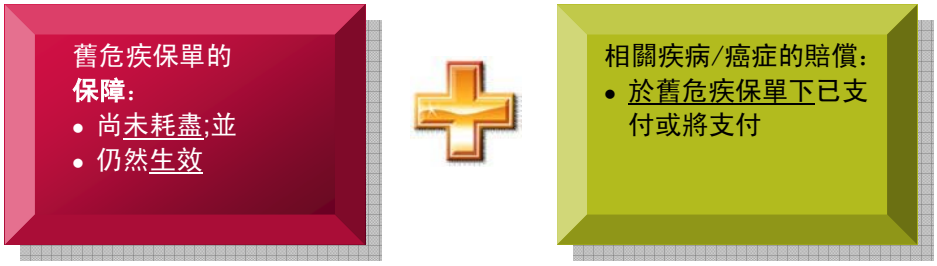
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

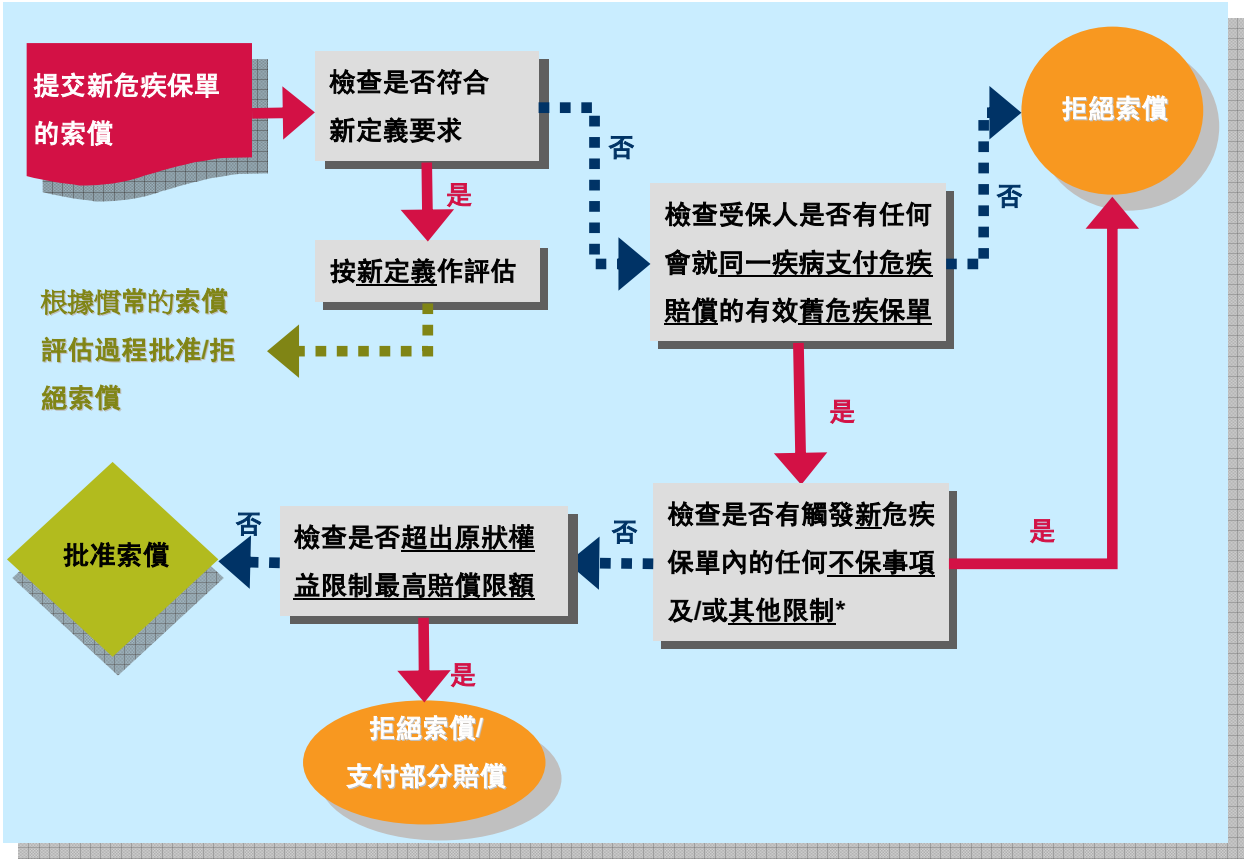
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

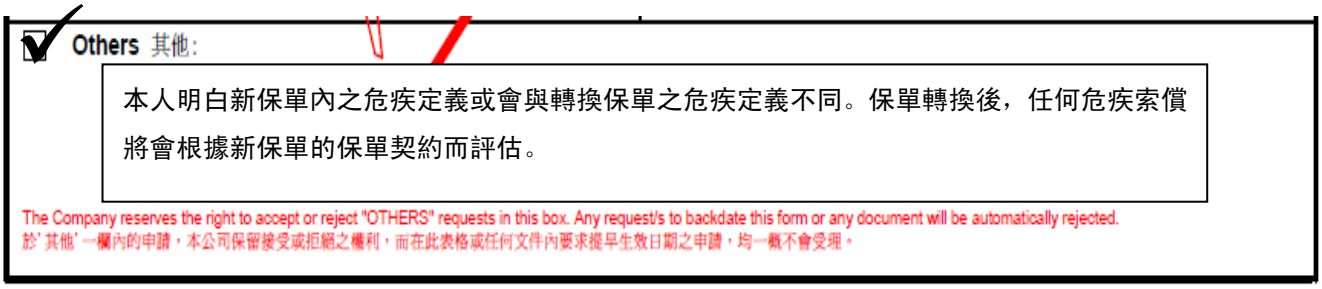
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。

American International Assurance Company (Bermuda) Limited
(Incorporated in Bermuda with limited liability)

AIA Financial Centre,
712 Prince Edward Road East,
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AIA.COM.HK

Memo

Attn: All Agents via EDDs / SDDs / DDs / Managers-in-charge (Hong Kong & Macau Region)
Co/Dept:

Tel:
Date: 22 July, 2011
Copy: Mr. Jacky Chan / All Department Heads / Mr. Chris Ma / DOAS / ADOAs / BDMs / ABDMs / BDEs / All Section Heads of ATD / Call Centre

From: Chow, Wai Chuen

Dept: Product Strategy and Management Department

Tel:
Total page: 3 + enclosures

Subject: **(Ref : A110728) 新勢代危疾產品 – 所有危疾產品 (「泰然安心保」及「多重安心保」除外)**

為配合 Protection Gap Campaign，公司除推出創新的危疾產品外，亦將於 **2011 年 7 月 29 日 (**首個申請日期**)** 更新現行的危疾產品為**新勢代危疾產品**，強化我們的危疾產品如下：

- 增加至 **56 項**危疾 [1]
- **提升**個人最高危疾保障額至 **1 百萬美元** [2]
- 延長老年疾病的保障期至 **100 歲**或危疾計劃/附加契約的保障期(以較早者為準)
- 採用與市場看齊的**新危疾定義**及**原狀權益**(Grandfathering)[3]

新勢代危疾產品包括：

產品類別	**新勢代危疾產品**
基本計劃 (B 保單)	優越危疾保障計劃 (“**SCIP Pro**”)
附加契約 (B 保單)	優越危疾保障附加契約 (“**SCIR Pro**”)
	特選危疾附加契約 (“**ECIR Pro**”)
	危疾附加契約 (“**CIR Pro**”)
	「愛意」附加契約 (“**PCR Pro**”)
	特級危疾豁免繳付保費附加契約 (“**WPCI Pro**”)
	特級付款人保障連危疾附加契約 (“**PBCI Pro**”)
	特級危疾延續繳付保費(財富萬用保)附加契約 (“**PCCI Pro**”)
意外及醫療保障產品之獨立保單 (M 保單)	「摯愛您」保障計劃
	進升危疾保障計劃 (“**SHG Pro**”)
	「關僱」保障計劃

隨着新勢代危疾產品的推出，以下現有危疾保障產品將會停止銷售。最後申請日期為 2011 年 7 月 28 日。

產品類別	**現有危疾產品**
基本計劃 (B 保單)	萬應危疾錦囊計劃
附加契約 (B 保單)	「萬應危疾錦囊」附加契約
	「危疾錦囊」附加契約
	「萬無一失」危疾附加契約
	「瑰麗之選」附加契約
	危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約

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Memo

意外及醫療保障產品之獨立保單 (M 保單)	危疾延續繳付保費(財富萬用保)附加契約
	「惠賢保」
	特級倍康保
	「僱員保」

有關上述新勢代危疾產品的詳細內容及推出安排，請參閱隨附之產品資料冊。

產品銷售支援

如有任何疑問，您可以使用下列的產品支援服務:

- 您可透過 Agency Corner 瀏覽「泰然新活網頁」取得更多有關危疾產品的資訊或把您的疑問電郵至 hk.healthattitude@aia.com
- 可透過營業經理致電我們的危疾熱線: (852) 3108 1638 (香港) / (853) 8988 1833 (澳門)

[1] 增加受保危疾數目不適用於「摯愛您」保障計劃及「愛意」附加契約。56 項危疾包括 53 項嚴重疾病及 3 項非嚴重疾病。而 3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

[2] 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費附加契約（財富萬用保）不會被包括於個人危疾最高投保額內。詳情請參閱產品資料冊之附錄一的 aA 部分。

[3] 原狀權益不適用於「摯愛您」保障計劃及「愛意」附加契約。

Chow Wai-Chuen
VP and Head of Product Strategy and Management
Product Strategy and Management Department

注意:
於這通告內(包括所有附件)所提及的「友邦」、「公司」或「我們」是指美國友邦保險(百慕達)有限公司(於百慕達註冊成立之有限公司)。

產品推出時的各項安排

<table>
<tr><td>產品資料冊</td><td>

中文版的印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處
營業員可於 2011 年 7 月 22 日前登入 Agency Corner 下載電子版本產品資料冊

</td></tr>
<tr><td>更新版本建議書系統 9.4</td><td>

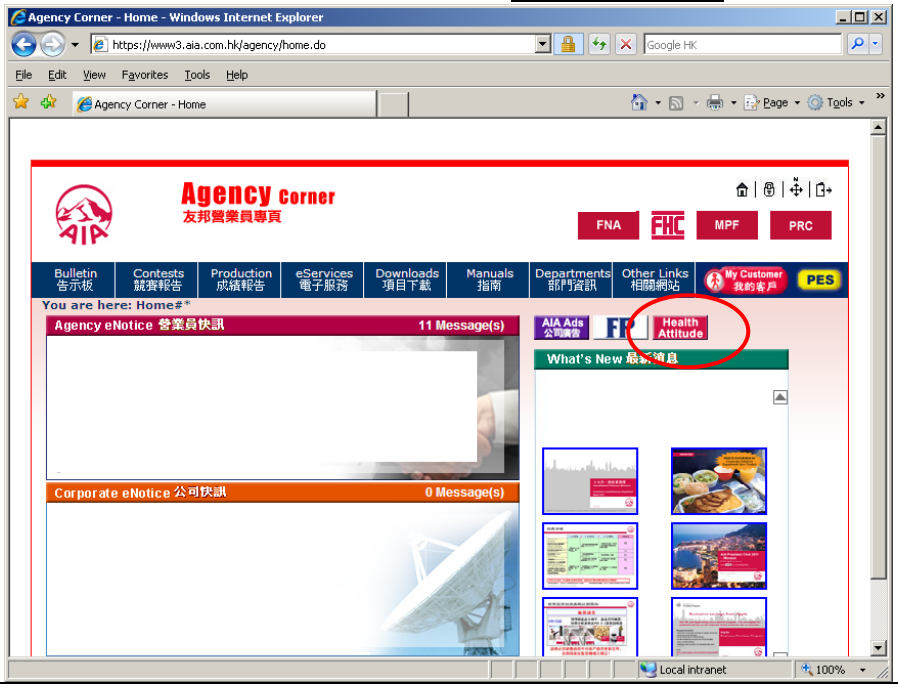
區域經理及以上級別，Manager-In-Charge 及區域總監之秘書：更新版本建議書系統(PGS) 9.4 將可於 2011 年 7 月 22 日下午登入 Agency Corner 下載。如下載/安裝有任何問題，請聯絡 Help Desk 熱線: 2881 3303 (香港) / 8988 1900 (澳門)
各營業辦事處：更新版本建議書系統(PGS) 9.4 之安裝 CD 於 2011 年 7 月 26 日送遞各營業辦事處。如急需安裝更新版本建議書系統 (PGS) 9.4，請於 2011 年 7 月 22 日起聯絡閣下之區域經理及以上級別或 Manager-In-Charge 提取更新版本建議書系統 (PGS) 9.4 之下載檔案
有關安裝步驟及其他就建議書系統(PGS)9.4 的詳細安排，將會由產品策劃部另函通知 (通告： A110713(香港) / A110714(澳門))

</td></tr>
<tr><td>產品小冊子</td><td>

產品小冊子編號:

<table>
<tr><th></th><th>英文版本</th><th>中文版本</th></tr>
<tr><td>EECare Pro</td><td>PTA990098 (07/11)</td><td>PTA990094 (07/11)</td></tr>
<tr><td>Super HealthGuard Pro</td><td>PTA990097 (07/11)</td><td>PTA990090 (07/11)</td></tr>
<tr><td>Lady Care Pro</td><td colspan="2">PTA990091 (07/11)</td></tr>
<tr><td>SCIP Pro</td><td colspan="2">PTA990089 (07/11)</td></tr>
<tr><td>CIR Pro (WFP) / PCCI Pro (WFP)
(附加於財富萬用保之附加契約)</td><td colspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td></tr>
<tr><td>CIR Pro / ECIR Pro / SCIR Pro</td><td colspan="2">PTA990093 (07/11)</td></tr>
<tr><td>Pretty Choice Pro</td><td colspan="2">PTA990092 (07/11)</td></tr>
</table>

印刷版本會於 2011 年 7 月 22 日送抵香港及澳門各營業辦事處。營業員亦可於 2011 年 7 月 22 日登入 Agency Corner 下載電子版本產品小冊子
由於適用於「財富萬用保」的附加契約小冊子的用量非常之低，為有效運用資源，故公司不會編印印刷版本。營業員可於 2011 年 7 月 28 日下午稍後時間登入 Agency Corner 下載該電子版本產品小冊子。

</td></tr>
<tr><td>泰然新活
（一站式危疾及醫療產品資訊）</td><td>
登入友邦營業員專頁，點擊泰然新活選項。2011 年 7 月 29 日前更新。


</td></tr>
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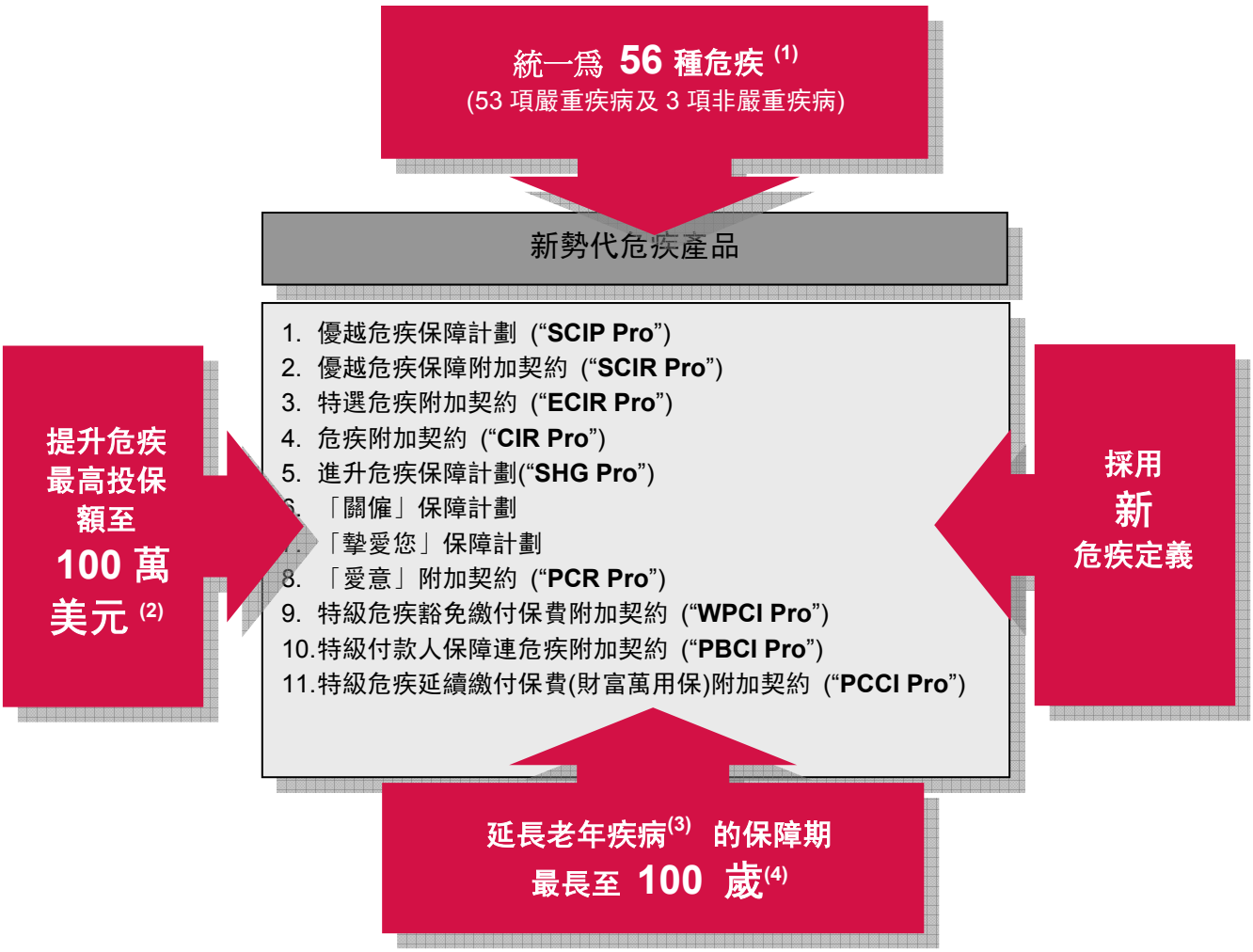
I. 概覽



(1) 統一危疾數目為 56 項疾病/手術並不適用於「摯愛妳」保障計劃和「愛意」附加契約，因為該兩個產品只為女性特定的疾病或情況提供保障。3 項非嚴重疾病不適用於特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費(財富萬用保)附加契約。

(2) 「愛意」附加契約、特級危疾豁免繳付保費附加契約、特級付款人保障連危疾附加契約及特級危疾延續繳付保費（財富萬用保）附加契約不會被包括於個人危疾最高投保額內。

(3) 老年疾病包括亞爾茲默氏病 / 不可還原之器質性腦退化疾病、柏金遜症及庫賈氏病。

(4) 有關危疾的保障年齡亦將受到危疾計劃/附加契約的保障年期所限制。

除以下產品因加強產品特性而令保費增加外，其他危疾產品的**保費<u>不變</u>**；

基本計劃/附加契約	保費
危疾附加契約 (CIR Pro)	• 所有年齡：增加約 2.5%
進升危疾保障計劃 (SHG Pro)	
優越危疾保障計劃 (SCIP Pro)	• 61 歲或以上：增加約 1 至 10%
優越危疾保障附加契約 (SCIR Pro)	

保費變化<u>不</u>影響現有生效的危疾保單。

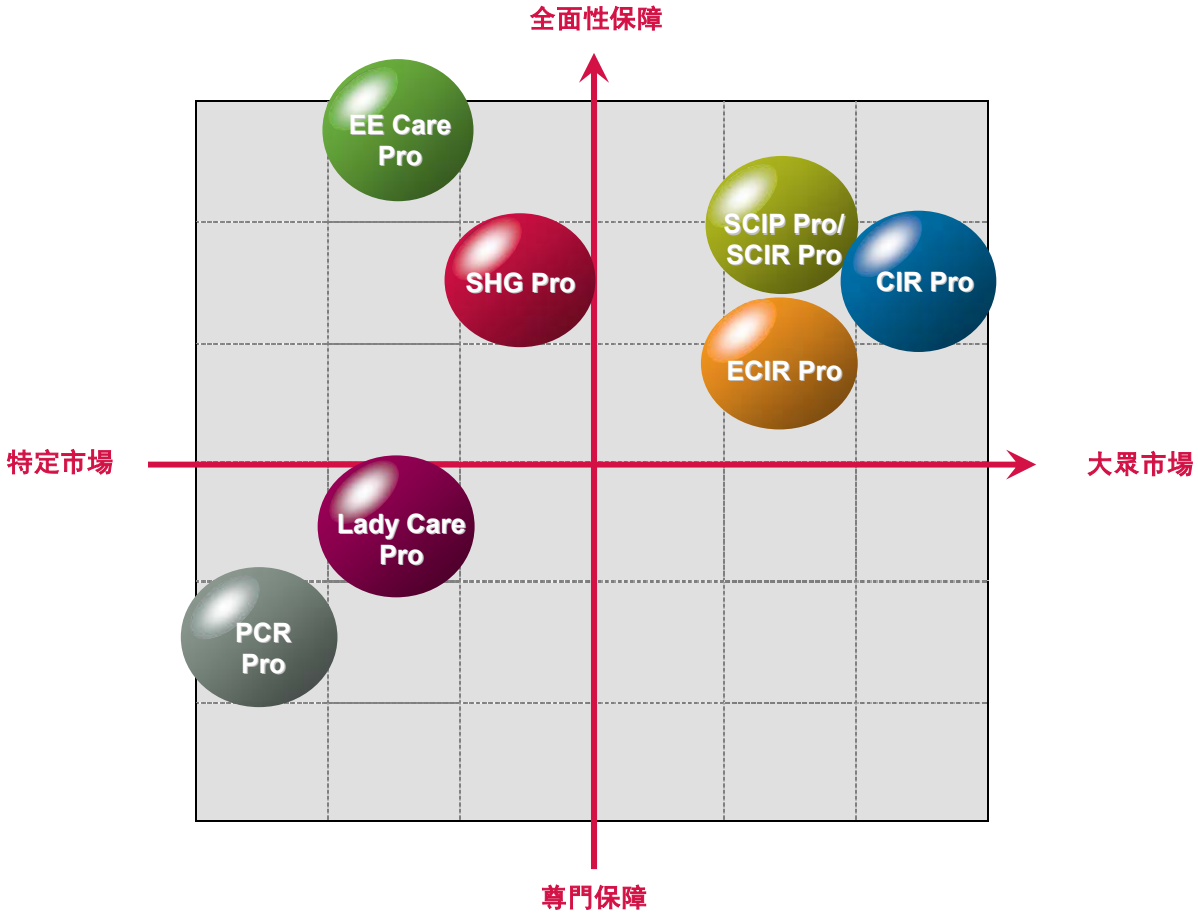
以上新勢代危疾產品之**佣金<u>不變</u>**。

有關新勢代危疾產品的更新概要、核保規則及保戶服務行政指引等之詳情，請參閱**<u>附錄一</u>**。就全套有保費增加之產品保費率，請參閱**<u>附錄三</u>**。

II. 新產品名稱

產品類別	舊產品	更新產品
基本計劃 (B 保單)	萬應危疾錦囊計劃	優越危疾保障計劃
附加契約 (B 保單)	「萬應危疾錦囊」	優越危疾保障附加契約
	「危疾錦囊」附加契約	特選危疾附加契約
	「萬無一失」危疾附加契約	危疾附加契約
	「瑰麗之選」附加契約	「愛意」附加契約
	危疾豁免繳付保費附加契約	特級危疾豁免繳付保費附加契約
	付款人保障連危疾附加契約	特級付款人保障連危疾附加契約
	危疾延續繳付保費(財富萬用保)附加契約	特級危疾延續繳付保費(財富萬用保)附加契約
意外及醫療保障 產品之獨立保單 (M 保單)	「惠賢保」	「摯愛您」保障計劃
	特級倍康保	進升危疾保障計劃
	「僱員保」	「關僱」保障計劃

III. 產品定位



有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

IV. 銷售重點及銷售對象

我們有一系列的危疾計劃/附加契約，以迎合不同的目標客戶群組(包括從大眾市場到特定市場，從簡單到經驗豐富)的保障需要。

產品定位	基本計劃/附加契約	銷售重點
大眾市場，全面性保障	SCIP Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 享有**較低的保費**[1]，在投保時以有限的預算獲得最大的保障 • 70 歲前有**轉換權益**
	SCIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 70 歲前有**轉換權益** • 提供附加的危疾保障，而**不會影響基本保單的保障**
	ECIR Pro	• 56 項受保疾病/手術的**危疾保障** • **人壽保障** • 60 歲前有**轉換權益** • 提供附加的危疾保障，**不會影響基本保單的保障** • **均衡保費**[2]以享有更好的預算計劃
	CIR Pro	• 56 項受保疾病/手術的**危疾保障** • **均衡保費**[2]以享有更好的預算計劃 • 保障最長至 **100 歲**
	EE Care Pro	• **3 合 1 套裝**：基本意外保障+自選住院保障+自選危疾保障 • 保障**費用低**
特定市場，全面性保障	SHG Pro	• **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **均衡保費**[2]以享有更好的預算計劃 • **續保利益高達主要保額的 25%**，以加強保障
特定市場，尊門保障	Lady Care Pro	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**
	PCR Pro	• 保障主要**女性疾病** • **續保利益高達保額的 50%**，以加強保障 • **免費婦科檢查**

[1] 保費每 5 年遞增並根據續保時受保人的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

[2] 續保保費將根據受保人投保時的年齡及續保時適用之保費表而定。該保費表並非固定不變，公司保留隨時修訂保費表的權利。

	銷售重點	目標客戶群組*之特徵
利益	• 56 項受保疾病/手術的**危疾保障** • **3 合 1 套裝** 基本意外保障+自選住院保障+自選危疾保障 • 保障最長至 **100 歲** • **與心臟相關之疾病及中風**會有額外 **50%**的賠償（11 項受保疾病及手術） • **續保利益**進一步加強保障 • 提供附加的危疾保障，**不會影響基本保單的保障**	**關心自己的需要** **關心子女**
	• **人壽保障** • **轉換權益**	**關心家庭的經濟需要**
	• 保障主要**女性疾病** • **自選的母子保障惠益**可為懷孕與初生嬰兒的先天性疾病及嚴重兒童疾病提供保障 • **免費婦科檢查**	**關心因性別而特有的問題**

* 目標客戶群組的詳細描述可參閱**附錄五**。

有關危疾計劃/附加契約的產品特點詳情，請參閱**附錄二**。

V. 全新受保的疾病

✓ - 受保疾病

✳ - 保障疾病: 慢性復發性胰腺炎(chronic relapsing pancreatitis) /系統性硬化症(systemic sclerosis)

20% - 就這種疾病只支付 20%的賠償。

友邦所保障的新疾病	友邦	保記	國記	宏記	IN 記
急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis)	✓	✳	✳	✓	✳
慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease))	✓		✓		
傳染性心內膜炎(Infective Endocarditis)	✓			✓	
嗜鉻細胞瘤(Pheochromocytoma)	✓				
進行性核上神經痲痺症 (Progressive Supranuclear Palsy)	✓	✓	✓		
嚴重重症肌無力(Severe Myasthenia Gravis)	✓			✓	
系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis)	✓	✓	✓	✓	**20%**
系統性硬皮病(Systemic Scleroderma)	✓			✳	

以危疾保障類別劃分的疾病數目	友邦 	保記	國記	宏記	IN 記
嚴重疾病 (100% 賠償)	53	52	51	53	44
非嚴重疾病 (部份賠償)	3	1	1	1	2

免責聲明：上述的資料乃根據各公司於 2011 年 6 月 30 日之產品小冊子資料，以上比較是根據其他公司相關資料而作出。以上資料可能會不時改變而不作另行通知。本公司將不會為任何錯漏負上任何責任。

有關 56 項受保疾病的詳情，請參考**附錄四**危疾一覽表。

VI. 新危疾定義

採用新危疾定義的目的：

1. 採用新定義的目的是要與市場看齊，當中可能會較舊的定義放寬/收緊
2. 這些疾病是根據目前的醫學分級更明確的界定，以避免混淆及爭論
3. 更具體，理賠過程變得更方便
4. 讓友邦提供更全面的保障，例如多重賠償和提高繕發限額

最常見的 4 種危疾在新舊定義的主要對比：

例子	舊	新	評估一覽
癌	3 個不保事項	6 個不保事項 (新增 3 項)	**新定義中 3 項新增的不保事項屬於早期癌症，這些都是較少機會構成危害生命的狀況** 新危疾定義根據目前醫學的 TNM 評級，癌有更明確的界定，以避免混淆及爭論
中風	須提供永久性神經缺損證明	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期	**實際的做法無重大改變** 舊定義在一般索償情況下要求最少 4 星期觀察期 新定義更具體列明賠償準則，理賠過程變得更清楚
心臟病	要求心肌酵素明顯升高	心肌酵素提升至正常水平以上 或 要求心肌旋轉蛋白 I (Troponin I)水平達到 0.5ng/ml 或以上	**無重大改變** 新定義加多一種醫學上普遍使用的心臟病測試方式，理賠過程變得更方便
腎衰竭	兩個腎臟功能已出現末期衰竭情況		**沒有改變**

新危疾定義不影響現有生效的危疾保單。

有關新舊危疾定義分別之詳情，請參閱**第 VIII 部份：常見問題第 1 條**。

VII. 現有客戶的安排

A. 原狀權益 (Grandfathering)

原狀權益的概念

- 新的危疾定義和舊的危疾定義有所不同，當中會較舊的定義放寬/收緊。因此，我們會為持有已生效的舊危疾保單並同時受保於新危疾保單的現有受保人提供原狀權益。
- 原狀權益可避免因舊危疾保單及新危疾保單對同一疾病有不同的賠償準則而引致的索償爭議。

例子:

如果同時持有新及舊危疾保單的王先生被診斷患有前列腺癌T1a,

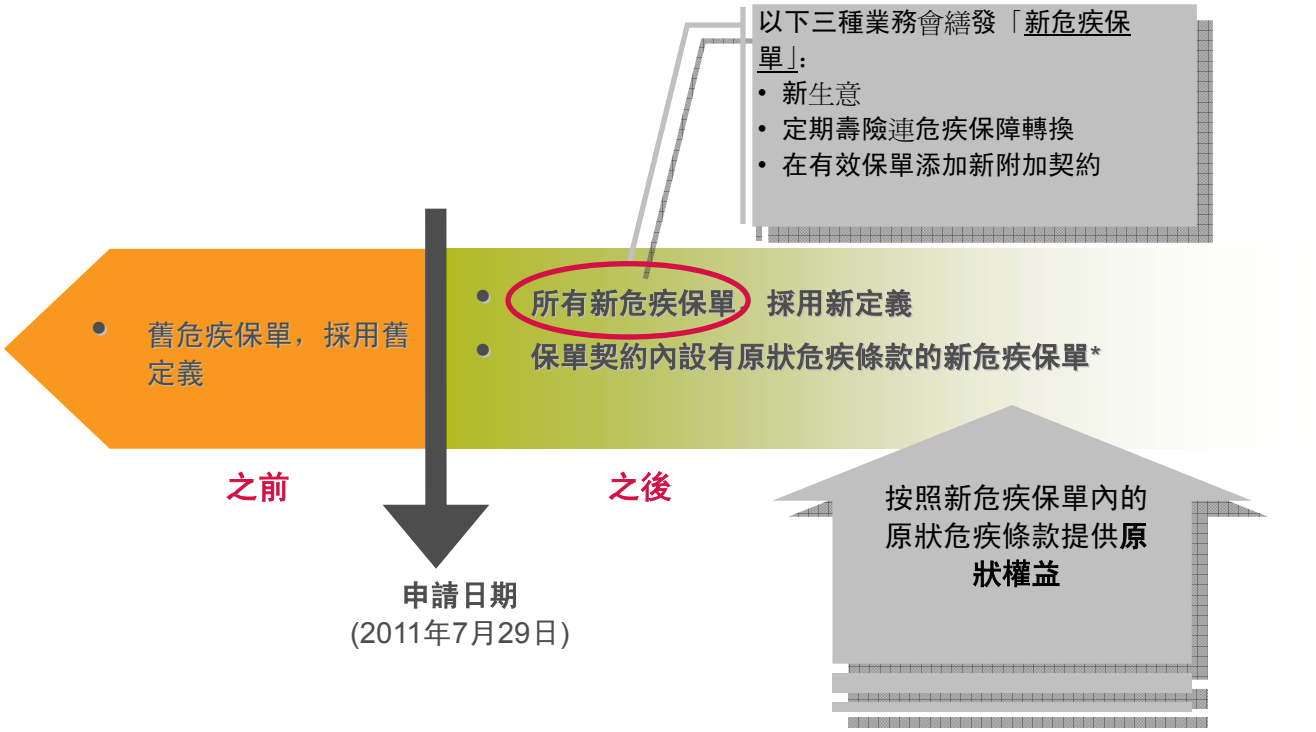


由於有原狀權益，舊危疾保單和新危疾保單均獲支付賠償。

- 「**舊定義**」是指於舊危疾保單的危疾及/或癌症定義。
- 「**新定義**」是指於新危疾保單的危疾及/或癌症定義。
- 「**舊危疾保單**」是指於 2011 年 12 月 31 日前繕發，並提供危疾或癌症保障（視情況而定）的保單或附加契約，而該保單或附加契約採用「舊定義」。
- 「**新危疾保單**」是指申請日期在 2011 年 7 月 29 日或以後，採用「新定義」並提供危疾保障及附有原狀危疾條款的保單或附加契約。

新危疾保單的原狀權益簡介

下圖顯示於 2011 年 7 月 29 日後有關原狀權益的整體情況



* 只適用於原狀權益範圍下的那些產品。

原狀權益的適用產品範圍



\# 原狀權益並不適用於「多重安心保」(MCP)的多重危疾保障(第 2 至第 5 重嚴重疾病賠償)。

原狀權益的細則

資格	• 被診斷患有危疾時，受保人必須持有一份使用舊定義的**有效舊危疾保單**，而該保單亦會就**同一**危疾**支付賠償**。
不保事項	• 索償的評估仍受到新危疾保單的條款及條件所限制，如**一般/特定不保事項**及**其他契約上的限制**(例如：等候期等...)。
原狀權益的賠償限額	• 原狀權益的適用產品範圍內，的所有保單合計的原狀危疾賠償金額，每名受保人計不得超過**$650,000美元**的限額*。

* 如賠償並不是以一筆過賠償金額的形式支付，該賠償不會包括在原狀權益的個人最高限額的計算內。並非支付一筆過賠償金額的危疾產品的例子包括：

- 豁免保費形式的賠償 – WPCI, PBCI, PCCI
- 住院現金形式的賠償 – Heatlh 100, PHP, etc.…

有關原狀權益的細則的詳情，請參閱**第 VIII 部份：常見問題第 6 至第 11 條**，及新勢代危疾產品的保單契約。

B. 其他

更改計劃	• **不可以**將仍然生效的「舊危疾保單」更改為「新危疾保單」(例：將 SCIP 更改為 SCIP Pro)。
增加危疾附加契約	• 由 2011 年 7 月 29 日開始，不可增加**舊**危疾附加契約於任何已生效基本保單。 • 不可於其基本計劃已停止銷售的已生效保單中增加下列**新**危疾附加契約： ➢ 特級危疾豁免繳付保費附加契約 (WPCI Pro) ➢ 特級付款人保障連危疾附加契約 (PBCI Pro) ➢ 危疾附加契約 (CIR Pro)
定期保險連危疾轉換	• 跟隨現行的做法，但在保單轉換後會採用新定義，故須於更改保單申請表(RFC)上確認知道新舊定義或會不同。 • 有關詳細的轉換規則，請參閱**附錄一**。

VIII. 常見問題

與新危疾定義(New CI definitions)有關的常見問題

Q1: 新舊危疾定義有哪些主要差異?

答： 10 個最常見危疾的舊及新定義的不同概覽:

什麼定義?	舊	新	評估
癌	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	癌症，下列例外： ● 皮膚癌(惡性黑素瘤除外) ● 與人體免疫力缺乏病毒(HIV) 感染同時存在的所有癌症 ● 癌前病變/非侵略性/原位癌/邊緣性或低惡性潛力的腫瘤	
		● 根據 TNM 評級系統，任何被界定為 T1N0M0 或以下級別的甲狀腺癌	符合早期甲狀腺癌定義(T1N0M0 級別)可預支20%利益。
		● 根據 TNM 評級系統 任何被界定為T1a 或 T1b 或以下級別的前列腺癌	T1a 或 T1b 都為較輕微的狀況，因： T1a: 此癌症多於因良性前列腺增生而進行的經尿道前列腺切除術後被無意發現。在此階段，癌症存在於少於百分之五的切除組織。 T1b: 此癌症於經尿道前列腺切除術中被無意發現 但存在於多於百分之五的切除組織。在這些階段，患者通常都不需要進一步治療。
		● 被分類為 RAI 級別 III 以下的慢性淋巴性白血病	據統計，慢性淋巴性白血病的早期化療不能延長患者生命並會帶來副作用。 RAI 級別 0 至 2 的慢性淋巴性白血病 (低至中風險類) 可能沒有任何癥狀 除非發現擴散徵兆或其他癥狀 否則醫生多建議患者進行觀察。 假如白血病惡化至 RAI 級別 3 及 4，患者或需即時接受治療，危疾賠償將被支付以支持患者的醫療需要。
血管成形術及其他冠狀動脈疾病之創傷性療法	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄 ● 要求條件，如胸痛及心電圖變化	兩(2)條或以上之主要冠狀動脈閉塞達最少五成，並: ● 進行手術糾正狹窄	新危疾定義下，條件被放寬及簡化。患者不需有如胸痛及心電圖變化證明。

什麼定義?	舊	新	評估
中風	須提供永久性神經缺損證明 (註：一般索償情況下要求最少觀察 4 個星期以確認永久性神經缺損) 不保事項： i) 神經系統後遺症需持續少於 24 小時（排除短暫性腦缺血引致的腦部症狀）	須提供永久性神經機能缺損證明，神經系統後遺症須持續最少 4 星期 不保事項： i) 短暫性腦缺血發作； ii) 任何可復原之缺血性神經機能缺損； iii) 偏頭痛引致的腦部症狀； iv) 對眼或視神經或前庭系統功能造成影響的血管疾病。	**實際的做法沒有重大改變** 無論在新、舊定義下，永久性神經機能缺損同樣需要最少 4 星期去證明 。因此，處理中風的索償程序沒有改變。 新、舊定義皆不保少於 24 小時的神經系統後遺症或短暫性腦缺血發作。同樣，無論在新、舊定義下，iii 和 iv 的症狀都不屬於「中風」的保障範圍之內，只是在新定義下清楚列明。
心臟病	純粹以文字說明條件要求: (a) 現時典型的胸痛病歷; (b) 現時心肌酵素明顯升高；及 (c) 心電圖顯示新的變化	更清楚地說明條件: (a) 典型的胸痛病歷； (b) 在相關心臟事故期間心電圖顯示新近具急性心肌梗塞特徵的變化；及 (c) 以下其中一項： (i) 心肌酵素（CPK-MB）提高至一般公認的實驗室水平的正常水平以上；或 (ii) 心肌旋轉蛋白水平達到心肌旋轉蛋白 I (Troponin I) > 0.5ng/ml 或以上。 心絞痛則明確不受此保障。	**沒有重大改變** 有關心電圖的要求被修改以明確地證明患者的情況與心臟病發有關。並要求心臟病發的變化和心臟病發的時間是相關的。 新定義加多一種醫學普遍使用的心臟病測試方式，理賠過程變得更方便 心絞痛是胸痛的症狀，它與短暫的心肌缺血有關，但心電圖會於病發之間顯示正常，所以並不屬於保障範疇之內，只是在新定義下清楚列明。
其他嚴重的冠狀動脈疾病	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上	● 最少三(3)條主要冠狀動脈分別閉塞達最少百分之六十(60%)或以上 ● 補充「主要冠狀動脈」的明確定義	**沒有重大改變** 新定義明確列明包括左動脈主幹、左動脈前降支、迴旋動脈及右冠狀動脈，而不包括其分支血管是為了避免因保單條款不清晰而引致的索償糾紛。
良性腦腫瘤	保障範圍不包括腦膜	保障範圍包括腦膜	新定義增加保障範圍包括**腦膜**
心瓣置換及修補	只保障以剖開心臟之手術以置換心瓣	保障以剖開心臟之手術以置換或修補心瓣	新定義增加保障至**修補**心瓣
肺動脈高血壓(原發性)	需要很多量化測試	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義毋須量化測試
失明	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失明

什麼定義?	舊	新	評估
心肌病	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 IV 級**	須達美國紐約心臟病學會（New York Heart Association）心臟功能分級的**第 III 或第 IV 級**	新定義**降低對心臟功能分級**的要求
失聰	只保障**急性疾病**或意外導致	因**疾病**或受傷導致	新定義增加保障至**慢性疾病**導致失聰

詳細的定義請參閱新保單契約；亦可透過 Agency Corner 瀏覽「泰然新活網頁」內任醫生對定義詳盡解說的影片。

Q2: 採用新定義後，我們跟市場的比較是如何?

答： 跟主要市場參與者比較,最常見危疾的定義的差異特點如下:

什麼定義?	主要差異	友邦	保記 (仍沿用舊定義)	國記*	宏記	IN 記
癌症	**新**不保事項^					
	早期慢性淋巴性白血病	**不保 RAI 級別 I, II**	不保所有級別	不保 RAI 級別 I, II	不保 RAI 級別 I, II	不保少於 RAI 級別 I
	早期前列腺癌	**不保 T1a , T1b**	沒有不保	不保 T1a, T1b, T1c	不保 T1a, T1b	不保 T1a , T1b
	早期甲狀腺癌	**T1N0M0 賠償 20%利益#**	沒有不保	沒有不保	沒有不保	不保微小乳頭狀癌
心臟病	物質於血液中的含量	**心肌酵素提升至正常水平以上 或 心肌旋轉蛋白 I > 0.5ng/ml**	心肌酵素提升	心肌酵素提升至能反映心肌衰弱的傷害	心肌酵素提升 或 心肌旋轉蛋白 T > 0.6ng/ml 或 心肌旋轉蛋白 I > 2 ng/ml	心肌酵素提升 或 心肌旋轉蛋白 T > 1.0ng/ml
中風	永久性神經機能缺損需要持續	**4 星期**	未有詳述	12 星期	6 星期	6 星期

此賠償雖然不在於「癌」症的保障範圍內，但有關賠償可在「早期甲狀腺癌」項目下賠償。

* 國記在對癌症的定義有一項條款，這種定義可以不時修改。

^ 舊有之不保事項仍然生效，包括不保人體免疫力缺乏病毒 (HIV) 感染同時存在的所有癌症、邊緣性腫瘤及皮膚癌 (惡性黑素瘤除外)。每個競爭對手在所有其他癌症不保事項於一定程度上是相同的。

T1a / T1b 前列腺癌及 T1N0M0 甲狀腺癌的存活數據如下:

	級別	5 年存活率#
早期前列腺癌	T1a , T1b	100%
早期甲狀腺癌	T1N0M0 (賠償 20%利益)	100%

資料摘錄自美國癌症協會網頁

Q3: 在癌症的定義下，什麼 TNM 是評級?

答： TNM 評級是一個癌症評級系統，形容患者的癌症程度

- T 指腫瘤的大小，以及它會否入侵附近組織
- N 指相關的區域淋巴結
- M 指遠端的癌症擴散

參數("T", "N", 及 "M")

- T (CIS, 0–4): 大小或原發腫瘤範圍
- N (0–3): 擴散至區域淋巴結的程度
  - N0: 區域淋巴結沒有腫瘤
  - N1: 有區域淋巴結的擴散出現;
  - N2: 腫瘤擴散程度於 N1 及 N3 之間
  - N3: 腫瘤擴散至多個遠端區域淋巴結
- M (0/1): 擴散有否存在
  - M0: 沒有擴散
  - M1: 擴散至其他器官

例子：

(1) **T1N0M0 級別的甲狀腺癌**指甲狀腺腫瘤直徑小於 2 厘米 ，區域淋巴結沒有腫瘤細胞，以及沒有擴散現像

(2) **T1a / T1b 級別的前列腺癌**

T1 是指腫瘤存在，但沒有臨床或影像證明:

T1a: 前列腺切除標本中無意驗出前列腺癌，體積佔小於 5%

T1b: 前列腺切除標本中無意驗出前列腺癌，體積佔大於 5%

Q4: 在癌症的定義下，什麼是 RAI?

答： RAI 級別是用來評級慢性淋巴性白血病。

RAI 級別 1： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）且有淋巴結腫大。脾及肝沒有腫大而血小板數目接近正常。

RAI 級別 2： 淋巴球增生（外周血裡 ALC 多於 15000/mm^3）。且脾或肝有腫大，淋巴結可以是有或沒有腫大。而血小板數目接近正常。

Q5: 在心臟病的定義下，心肌旋轉蛋白(Troponin)是什麼?

答： 心肌旋轉蛋白於心臟病發作期間或之後從心肌釋放。在香港，醫生普遍使用心肌旋轉蛋白 I 測量來診斷心臟問題是很普遍。

與原狀權益(Grandfathering)有關的常見問題

Q6: 哪些新危疾保單有原狀權益？

答： 所有新的危疾保單都有原狀權益，除了以下兩款女性產品：

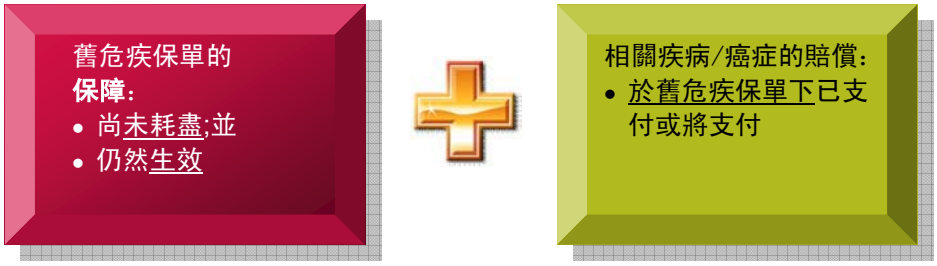
<table>
<tr><td rowspan="2">具有原狀權益</td><td>人壽
(B Policy)</td><td>基本計劃
● 泰然安心保
● 多重安心保
● 優越危疾保障計劃</td><td>附加契約
● 優越危疾保障附加契約
● 特選危疾附加契約
● 危疾附加契約</td></tr>
<tr><td>意外及醫療保險
(M Policy)</td><td colspan="2">● 進升危疾保障計劃
● 「關僱」保障計劃</td></tr>
<tr><td>沒有原狀權益</td><td colspan="3">● 「摯愛妳」保障計劃
● 「愛意」附加契約</td></tr>
</table>

Q7: 在原狀權益下,哪些舊危疾保單的危疾/癌症的定義可應用於新危疾保單？

答： 基本上，所有提供危疾或癌症保障的產品都包括在原狀權益的範圍內。 下表列出了主要合資格的舊危疾保單以供參考：

人壽 / A&H	基本計劃	附加契約
人壽 (B 保單)	易達安心保 萬應危疾錦囊計劃 僱員自選保險 - 萬應危疾錦囊計劃 「慧賢之選」壽險連額外保障計劃 保費回贈 – 危疾保障 癌病錦囊 2000 醫護保障計劃 安心百歲保 全衛您保障計劃 危疾寶丹計劃 「安心兩意」危疾保障計劃 癌症支援壽險計劃 AIG 信貸癌症壽險計劃 AIG 癌症壽險計劃 特別癌病醫護保障計劃 1 癌病錦囊醫護保障計劃 一世無憂住院保障計劃	「萬應危疾錦囊」附加契約 「危疾錦囊」附加契約 特級「萬無一失」危疾附加契約 「萬無一失」危疾附加契約 危疾延續繳付保費(財富萬用保)附加契約 危疾豁免繳付保費附加契約 付款人保障連危疾附加契約
意外及醫療保險 (P 及 M 保單)	癌疾保障計劃 至專 8 保 至專 8 保(青少年及學生版) 倍康保 39 倍康保 35 倍康保 康全保 39 康全保 35 「癌保易」保障計劃 特級倍康保 「僱員保」	健康保

然而，舊危疾保單還必須符合下列條件，才可把他們的危疾/癌症的舊定義應用於新危疾保單的相同疾病:



此外，於新危疾保單應用舊定義的索償仍然受限於下列於新危疾保單的條件和限制:

- 「不得提出異議」條文;
- 「自殺」條文;
- 「生存期」;
- 「等候期」;
- 於新危疾保單的相關疾病/癌症的最高賠償額;
- 定義內所載的保障年齡限制（例如「不能獨立生活」的保障年齡限制為 65 歲）;
- 一般及特殊不保事項

有關不同的條件和限制如何影響原狀權益於危疾索償的應用,請參考以下第 10 條問題中的例子。

Q8: 於原狀權益下,是否有任何舊危疾保單的危疾/癌症的定義不可以應用於新危疾保單?

答： 有 - 以下舊危疾保單的癌症定義不可應用於新危疾保單:

- 癌症保障計劃 (Cancer Aid Program)
- AIA Female Health Rider
- 女性癌症附加契約 (Female Cancer Rider)
- 女性癌症附加契約 (Ladies Special Cancer Rider)

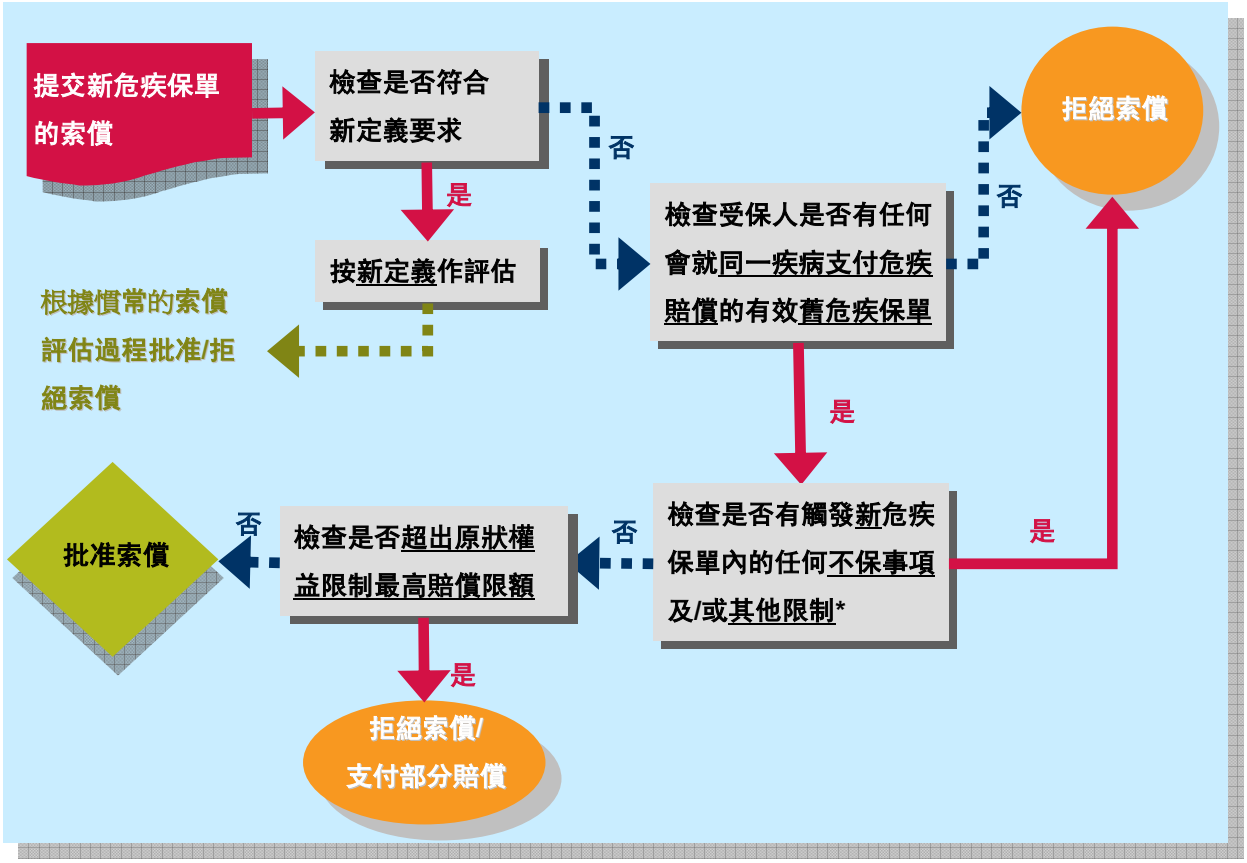
這是由於以上舊危疾保單的「癌症」定義與其他舊危疾保單的同類定義有所不同。其「癌症」的定義亦保障癌前期病變。

Q9: 有哪些賠償金額會計算於原狀權益的 650,000 美元個人最高賠償金額內?

答： 只有以一筆過形式支付的賠償金額才會被計算於原狀權益的個人最高限額。其他賠償方式,如費用償還、豁免保費或每日住院現金的賠償形式等將不會被計算於原狀權益的個人最高限額。

Q10: 原狀權益如何應用於危疾索償 ？

答： 當包含原狀危疾條款的新危疾保單提交索償時，請參考下圖的危疾索償評估過程。



* 其他限制包括：等候期、一般和特定的不保事項、任何最高賠償限額、「不能獨立生活」的最高保障年齡限制等。

下面的例子說明了不同情況下的索償結果。



例子 1

A小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
100,000美元

新危疾保單

「多重安心保」100 (MCP100) 保額 = 200,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
200,000美元

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 2

B先生有以下已生效保單:

舊危疾保單

「危疾錦囊」附加契約(ECIR)保額 = 50,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

批准賠償金額:
50,000美元

新危疾保單

危疾附加契約(CIR Pro)保額 = 200,000美元

- 定義☒
- 不保事項及其他限制 ☒
  如等候期，特定的不保事項

拒絕賠償
(因為受到新危疾保單的條款及條件所限制)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 3

C先生有以下已生效保單:

舊危疾保單

於易達終身保(ExLife)的危疾豁免繳付保費附加契約(WPCI)保額 = 100,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

泰然安心保100 (ECP100)保額 = 650,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准危疾豁免繳付保費附加契約(WPCI)的賠償

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
650,000美元
(危疾豁免繳付保費附加契約(WPCI)的賠償不包括於原狀危疾安排的個人最高限額)

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制



例子 4

D小姐有以下已生效保單:

舊危疾保單

「萬無一失」危疾附加契約(CIR)保額 = 300,000美元

- 定義 ☑
- 不保事項及其他限制 ☑

新危疾保單

優越危疾保障計劃(SCIP Pro)的危疾保障額 = 450,000美元

- 定義 ☒
- 不保事項及其他限制 ☑

批准賠償金額:
300,000美元

由於原狀權益，於新危疾保單應用舊定義

批准賠償金額:
350,000美元*(受原狀權益的個人最高限額所限)*

優越危疾保障計劃(SCIP Pro)的危疾保障額的餘額 = 100,000美

☑ 符合要求/條件
☒ 不符合要求/條件，或觸發任何不保事項保單的限制

Q11: 如果持有一份新危疾保單（如危疾附加契約）和一份舊危疾保單（如「特級倍康保」）的受保人被診斷患上 T1N0M0 級別的甲狀腺癌，客戶可會獲得什麼賠償?

答： 在「特級倍康保」保單（舊危疾保單）內，T1N0M0 級別的甲狀腺癌符合保單內之「癌症」定義，因此客戶將會獲得 100％的一筆過賠償金額（包括續保利益，如有）。

在「危疾附加契約」（新危疾保單）內，雖然 T1N0M0 級別的甲狀腺癌並不符合保單內之「癌症」定義,但因為它符合「特級倍康保」保單（舊危疾保單）內「癌症」定義所列明的條件，因此，原狀危疾條款亦會適用，所以客戶亦可獲得一次過預支保額。

推出日期：
香港及澳門
2011 年 7 月 29 日(以申請日期為準)

附錄一：產品資料介紹

A. 更新概要

<table>
<tr><th></th><th>EE Care Pro#</th><th>ECIR Pro</th><th>SHG Pro</th><th>CIR Pro</th><th>SCIP Pro</th><th>SCIR Pro</th><th>WPCI Pro / PBCI Pro / PCCI Pro</th><th>Pretty Choice Rider Pro</th><th>Lady Care Pro</th></tr>
<tr><td>1.受保危疾數目</td><td colspan="6"><u>增至 56</u></td><td><u>增至 53</u></td><td colspan="2">不適用
(提供女性特有疾病保障)</td></tr>
<tr><td>2.危疾定義</td><td colspan="7"><u>新</u>(與市場看齊)</td><td colspan="2">只更<u>新</u>：
➢ 女性癌，
➢ 女性原位癌及
➢ 系統性紅斑狼瘡(S.L.E.)與狼瘡性腎炎</td></tr>
<tr><td>3.危疾保障期</td><td colspan="7"><u>延長</u>以下危疾保障期至 100 歲或危疾計劃/附加契約的保障年期(以較早者為準)
➢ 亞爾茲默氏病／不可還原之器質性腦退化疾病；
➢ 柏金遜症：及
➢ 庫賈氏病</td><td colspan="2">不適用</td></tr>
<tr><td rowspan="2">4.危疾賠償</td><td colspan="7">統一所有計劃的<u>限制預支保額賠償</u>為 3 項：
(1) 須作手術之腦動脈瘤的手術：保障額^50%(若 SCIP Pro，則 40%)
(2) 早期甲狀腺癌：保障額^20%(若 SCIP Pro，則 16%)；以個人計不得超過 30,000 美元
(3) 血管成形術及其他冠狀動脈疾病之創傷性療法：保障額^10%(若 SCIP Pro，則 8%)；以個人計不得超過 12,500 美元</td><td colspan="2">不適用</td></tr>
<tr><td colspan="2">不適用</td><td colspan="2">新增一項特選危疾賠償：
➢ 「傳染性心內膜炎」(額外 50% 危疾保障)</td><td colspan="4">不適用</td></tr>
<tr><td>5.原狀危疾條款</td><td colspan="7">適用</td><td colspan="2">不適用</td></tr>
<tr><td>6.保費率更新</td><td colspan="2">不變</td><td colspan="2">+2.5%
(所有歲數)</td><td colspan="2">大約+1 至 10%
(61 歲或以上)</td><td colspan="3">不變</td></tr>
</table>

	EE Care Pro#	ECIR Pro	SHG Pro	CIR Pro	SCIP Pro	SCIR Pro	WPCI Pro / PBCI Pro / PCCI Pro	Pretty Choice Rider Pro	Lady Care Pro
7.個人之最高危疾保障額	提升至 1 百萬美元*						不變		提升至 1 百萬美元*
8.佣金	不變								

只適用於自選危疾保障。

^ 保障額相等於 SCIP Pro 中的「基本保額」；Super HealthGuard Pro 中的「主要保額」；EE Care Pro 中的「保障惠益金額」；及/或 ECIR Pro / CIR Pro / SCIR Pro 中的「附加契約保額」。

* 附加於財富萬用保的CIR (Pro) + CIR (Pro) + ECIR (Pro) + SCIR (Pro) + 免費CIR (LC/LCAP) + 特級「萬無一失」危疾附加契約(Executive CIR) + SCIP Pro的危疾保障 +「易達安心保」的危疾保障+「泰然安心保」的危疾保障+ 「多重安心保」的危疾保障 + 意外及醫療保障產品(PA products)合共的危疾保障以個人計不可超過 1,000,000美元。若準受保人為**非受薪人士**，其個人最高危疾保障額將不可超過300,000美元或其配偶/父母之危疾保障額，以較高者為準。唯每一產品亦須受現行該產品自己的投保限額(如有)所限制。

B. 計劃編號

產品名稱	計劃編號	說明
優越危疾保障計劃	SCIPNNN	非吸煙/優惠
	SCIPSNN	吸煙/標準
優越危疾保障附加契約	SCLR5NNN	非吸煙/優惠
	SCLR5SNN	吸煙/標準
特選危疾附加契約	SCLR65NN	--
危疾附加契約	C3HPNNN	附加於易達終身保(3 年繳費) - 非吸煙
	C5HPNNN	附加於易達終身保(5 年繳費) - 非吸煙
	C10HPNNN	附加於易達終身保(10 年繳費) - 非吸煙
	C15HPNNN	附加於易達終身保(15 年繳費) - 非吸煙
	C18HPNNN	附加於易達終身保(18 年繳費) - 非吸煙
	C25HPNNN	附加於易達終身保(25 年繳費) - 非吸煙
	CHP55NNN	附加於易達終身保(繳費至 55 歲) - 非吸煙
	CHP80NNN	附加於易達終身保(繳費至 80 歲) - 非吸煙
	C3HPSNN	附加於易達終身保(3 年繳費) - 吸煙
	C5HPSNN	附加於易達終身保(5 年繳費) - 吸煙
	C10HPSNN	附加於易達終身保(10 年繳費) - 吸煙

產品名稱	計劃編號	說明
	C15HPSNN	附加於易達終身保(15 年繳費) - 吸煙
	C18HPSNN	附加於易達終身保(18 年繳費) - 吸煙
	C25HPSNN	附加於易達終身保(25 年繳費) - 吸煙
	CHP55SNN	附加於易達終身保(繳費至 55 歲) - 吸煙
	CHP80SNN	附加於易達終身保(繳費至 80 歲) - 吸煙
	C5HHNNN	附加於愛人生保障計劃(5 年繳費) - 非吸煙
	C10HHNNN	附加於愛人生保障計劃(10 年繳費) - 非吸煙
	C18HHNNN	附加於愛人生保障計劃(18 年繳費) - 非吸煙
	C25HHNNN	附加於愛人生保障計劃(25 年繳費) - 非吸煙
	C5HHSNN	附加於愛人生保障計劃(5 年繳費) - 吸煙
	C10HHSNN	附加於愛人生保障計劃(10 年繳費) - 吸煙
	C18HHSNN	附加於愛人生保障計劃(18 年繳費) - 吸煙
	C25HHSNN	附加於愛人生保障計劃(25 年繳費) - 吸煙
	CLPI2NN	附加於財富萬用保
	CLUPA1NN	附加於友邦「尊尚保」計劃(計劃 1)
	CLKIDSNN	附加於「親子之寶」升學儲蓄連額外保障計劃
	CLGPWLNN	附加於「才雋之寶」連額外保障計劃
	CL20PHNN	附加於「逸之寶」二十年付清終身壽險連額外保障計劃
	CLLESNN	附加於分期支取儲蓄終身壽險連額外保障計劃
	CLTLENN	附加於三週年分期支取儲蓄終身壽險連額外保障計劃
	CLTLE1NN	附加於「三星保」連額外保障計劃
	CLPPNN	附加於「倍之寶」連額外保障計劃
	CLQS8NN	附加於 8 年儲速終身保終身壽險計劃
	CLQS12NN	附加於 12 年儲速終身保終身壽險計劃
	CLPALPNN	附加於裕富保投資壽險計劃(選擇 1)
進升危疾保障計劃	SHGNN	--
「關僱」保障計劃	WSMAD1NN	基本意外保障(等級一及二)
	WSMAD2NN	基本意外保障(等級三及四)
	WSMHINN	自選住院保障
	WSMCINN	自選危疾保障

產品名稱	計劃編號	說明
「摯愛您」保障計劃	LACA1NN	計劃一
	LACA2NN	計劃二
	LACA3NN	計劃三
	LACAS1NN	計劃一(附加母子保障惠益)
	LACAS2NN	計劃二(附加母子保障惠益)
	LACAS3NN	計劃三(附加母子保障惠益)
「愛意」附加契約	FR2NN	保額 = 20,000 美元 / 150,000 港元
	FR4NN	保額 = 40,000 美元 / 300,000 港元
	FR6NN	保額 = 60,000 美元 / 450,000 港元
特級危疾延續繳付保費(財富萬用保)附加契約	CIWPIANN	--
特級危疾豁免繳付保費附加契約	3P	附加於所有基本計劃(投資壽險計劃除外)
	3Q	附加於所有投資壽險計劃
特級付款人保障連危疾附加契約	9F	附加於所有基本計劃(投資壽險計劃及「親子之寶」升學儲蓄連額外保障計劃除外)
	9I	附加於所有投資壽險計劃
	9J	附加於「親子之寶」升學儲蓄連額外保障計劃

C. 保單契約頁碼

<u>基本計劃/獨立保單</u>

基本計劃/獨立保單	保單契約	保單契約頁碼
優越危疾保障計劃	基本計劃契約	FBJA
	兒童賠償批註	DBCU
	不保事項批註	BN9J
	美國公民批註	BBAZ
進升危疾保障計劃	基本計劃契約	DGRC
	澳門批註	BN3T
	意外及醫療保險保單不保事項批註(CI)*	BM6E

基本計劃/獨立保單	保單契約	保單契約頁碼
「關僱」保障計劃	基本計劃契約(香港)	DGAE
	基本計劃契約(澳門)	DGAF
	不保事項批註(意外)	BM6I
	危疾保障 (自選危疾保障)	DGCD
	不保事項批註(危疾保障)	BM6K
	住院保障 (自選住院保障)	DGBC
	不保事項批註(住院保障)	BM6J
	意外及醫療保險保單不保事項批註(RCC)*	BM6B
「摯愛您」保障計劃	基本計劃契約：定義及保障惠益條款	DGKA
	基本計劃契約(香港)：女性醫療保障及身故體恤津貼	DGLA
	基本計劃契約(澳門)：女性醫療保障及身故體恤津貼	DGMA
	基本計劃契約：不保事項及一般條款	DGOC
	基本計劃契約：女性醫療保障表	DGPA
	澳門批註	BN3U
	基本計劃契約：母子保障惠益	DGNB
	基本計劃契約：母子保障惠益表	DGQB
	意外及醫療保險保單不保事項批註(CI)*	BM6E

* 現有的保單契約/批註。

附加契約

附加契約	適用之基本計劃	保單契約	保單契約頁碼
所有危疾附加契約	所有基本計劃(財富萬用保除外)	危疾(特級系列)附加契約分項條款	NF0A
	財富萬用保	危疾(特級系列)附加契約分項條文	NF0B
優越危疾保障附加契約	所有基本計劃	優越危疾保障附加契約(2014B)	N10D
		不保事項批註 (2014B 適用)	BN3O
		美國公民批註	BBAY
特選危疾附加契約	所有基本計劃	特選危疾附加契約 (2013B)	N10C
		不保事項批註 (2013B 適用)	BN3N
		美國公民批註	BBAX

附加契約	適用之基本計劃	保單契約	保單契約頁碼
危疾附加契約	所有基本計劃	定期壽險連危疾轉換批註	AXEF
	裕富保投資壽險計劃/儲速終身保/「逸之寶」二十年付清終身壽險連額外保障計劃/「才雋之寶」連額外保障計劃/「親子之寶」升學儲蓄連額外保障計劃/「倍之寶」連額外保障計劃/分期支取儲蓄終身壽險連額外保障計劃/友邦「尊尚保」計劃/三週年分期支取儲蓄終身壽險連額外保障計劃/「三星保」連額外保障計劃	危疾附加契約 (2011B)	N10A
		不保事項批註 (2011B 適用)	BN3L
	易達終身保 / 愛人生保障計劃	危疾附加契約 (2012B)	N10B
		不保事項批註 (2012B 適用)	BN3M
	財富萬用保	危疾(財富萬用保)附加契約(2019B)	N10G
		不保事項批註 (2019B 適用)	BN3S
特級危疾延續繳付保費(財富萬用保)附加契約	財富萬用保	特級危疾延續繳付保費(財富萬用保)附加契約 (2018B)	N10F
		不保事項批註 (2018B 適用)	BN3R
「愛意」附加契約	所有基本計劃	「愛意」附加契約 (2017B)	IYBA
特級危疾豁免繳付保費附加契約	所有基本計劃	特級危疾豁免繳付保費附加契約 (2015B)	N50A
		不保事項批註 (2015B 適用)	BN3P
特級付款人保障連危疾附加契約	所有基本計劃(「親子之寶」升學儲蓄連額外保障計劃除外)	特級付款人保障連危疾附加契約 (2016B)	N70A
	「親子之寶」升學儲蓄連額外保障計劃	特級付款人保障連危疾(免費意外死亡保障)附加契約 (2021B)	O52A
	所有基本計劃	不保事項批註 (2016B 及 2021B 適用)	BN3Q

保單契約樣本可在 Contract Library 下載。

D. 營運規則

除以下提及的項目外，新勢代危疾產品的其他營運規則維持**不變**。

D1. 保戶服務行政指引

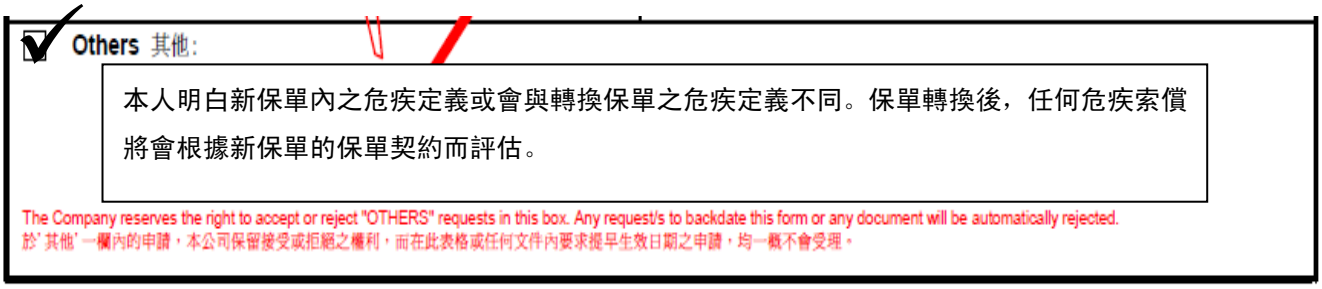
	EE Care Pro	SHG Pro	Lady Care Pro	SCIP Pro	WPCI Pro / PBCI Pro / PCCI Pro	CIR Pro	ECIR Pro	SCIR Pro	Pretty Choice Rider Pro
1. 增加或刪除	不適用				可以，但已停止銷售的基本計劃不可以增加 WPCI Pro / PBCI Pro / CIR Pro		可以及跟隨現行規則		
2. 更改基本計劃(由舊危疾產品更改為新勢代危疾產品)	不可以								

D2. 自定期保險連危疾保障轉換至終身壽險計劃連 CIR Pro

- 不用核保，轉換至「多重安心保」除外。有關自定期保險轉入「多重安心保」的詳細資料，請參閱「多重安心保」的產品資料冊
- 新受保危疾(請參閱第 V 部分)會有 90 日的等候期
- 須確認知道使用新的危疾定義如下：

  在**更改保單申請表**(Request for Change Form)上的甲部"其他"，於空格內請寫上" 本人明白新保單內之危疾定義或會與轉換保單之危疾定義不同。保單轉換後，任何危疾索償將會根據新保單的保單契約而評估。"。

  例子如下：



- 其他跟隨現行轉換規則

E. 其他

<table>
<tr><th></th><th>EE Care Pro</th><th>SHG Pro</th><th>Lady Care Pro</th><th>SCIP Pro</th><th>CIR Pro / PCCI Pro
(附加於財富萬用保之附加契約)</th><th>CIR Pro / ECIR Pro / SCIR Pro</th><th>Pretty Choice Pro</th></tr>
<tr><td>1. 保單建議書系統(PGS)</td><td colspan="3">不適用</td><td colspan="4">PGS 9.4 版本</td></tr>
<tr><td>2. 產品小冊子編號</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>英文版本</td><td>PTA990098 (07/11)</td><td>PTA990097 (07/11)</td><td rowspan="2">PTA990091 (07/11)</td><td rowspan="2">PTA990089 (07/11)</td><td rowspan="2">HK: PTA990100 (07/11)
Macau: PTA990101 (07/11)</td><td rowspan="2">PTA990093 (07/11)</td><td rowspan="2">PTA 990092 (07/11)</td></tr>
<tr><td>中文版本</td><td>PTA990094 (07/11)</td><td>PTA990090 (07/11)</td></tr>
</table>

附錄二：產品特點摘要*

產品特點		基本計劃/獨立保單				附加契約			
		優越危疾保障計劃 SCIP Pro	進升危疾保障計劃 SHG Pro	「摯愛您」保障計劃 Lady Care Pro	「關懮」保障計劃 EE Care Pro	危疾附加契約 CIR Pro	特選危疾附加契約 ECIR Pro	優越危疾保障附加契約 SCIR Pro	「愛意」附加契約 Pretty Choice Rider Pro
投保年齡		0 - 60	0 - 60	16 - 65 (計劃 1 及 2) 16 - 60 (計劃 3) 16 - 40 (自選保障)	0 - 60	0 - 60	0 - 60	0 - 60	0 - 60
						(視乎基本計劃的投保年齡範圍)			
最高保障年齡		至 80 歲	至 70 歲	至 70 歲(基本保障) 至 46 (自選保障)	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費繳付期		至 80 歲	至 70 歲	至 70 歲	至 65 歲	至 100 歲	至 65 歲	至 80 歲	至 70 歲
						(視乎基本計劃的保障年期)			
保費結構		每 5 年遞增	均衡	每年遞增	均衡	均衡	均衡	每 5 年遞增	每 5 年遞增
危疾索償後影響身故賠償		會	不適用	不適用	不適用	會 (預支基本計劃的身故賠償)	會	會	不適用
危疾保障佔身故賠償的%		80%	不適用	不適用	不適用	最多 100% (預支基本計劃的身故賠償)	100%	100%	不適用
貨幣		美元/港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣	美元/港幣/澳門幣
生存期		30 日	--	30 日(意外整形手術，身故體恤津貼及自選保障除外)	--	--	--	30 日	--
轉換權		有	--	--	--	--	有	有	--
利益	身故賠償	有	只有身故體恤津貼	只有身故體恤津貼	只有身故體恤津貼	--	有	有	--
	危疾保障(一筆過/部份)	有	有	--	有 *(自選保障)*	有	有	有	--
	性別特有的疾病保障(一筆過/部份)	--	--	有	--	--	--	--	有 (受保人 >= 18 歲)

產品特點		基本計劃/獨立保單								附加契約							
		優越危疾保障計劃 SCIP Pro		進升危疾保障計劃 SHG Pro		「摯愛您」保障計劃 Lady Care Pro		「關僱」保障計劃 EE Care Pro		危疾附加契約 CIR Pro		特選危疾附加契約 ECIR Pro		優越危疾保障附加契約 SCIR Pro		「愛意」附加契約 Pretty Choice Rider Pro	
	懷孕利益(一筆過)	--		--		- 妊娠期併發症保障*(自選)*** - 先天性疾病保障 *(自選)*** (保障受保人之初生嬰兒)		--		--		--		--		--	
	兒童特有的疾病保障	--		--		有*(自選)*** (保障受保人之子女)		--		--		--		--		有 (受保人< 18 歲)	
	其他保障	- 危疾豁免繳付保費		- 與心臟及中風相關之危疾可獲額外 50%保障 - 主要保額會於首 5 個保單年度每年自動遞增 5%		- 免費婦科檢查 - 24 小時全球電話諮詢服務		- 意外死亡及斷肢賠償 - 意外醫療賠償 - 住院保障：長期住院償金及深切治療償金*(自選保障)*		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 殘廢豁免繳付保費		- 意外整容手術的醫療賠償惠益 - 免費健康檢查 - 殘廢豁免繳付保費 - 保額會於首 10 個保單年度每年自動遞增 5%	
		疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期	疾病數目	等候期
受保疾病	危疾 (主要)	56	90 日	56	90 日	--	--	56	90 日	56	90 日	56	90 日	56	90 日	--	--
	女性癌症	--	--	--	--	6	180 日(乳癌) 90 日(其他)	--	--	--	--	--	--	--	--	6	180 日(乳癌) 90 日(其他)
	其他女性危疾	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	180 日
	女性原位癌	--	--	--	--	6	180 日	--	--	--	--	--	--	--	--	6	180 日
	其他女性非嚴重疾病	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	
	妊娠期併發症保障	--	--	--	--	3	1 年***	--	--	--	--	--	--	--	--	--	
	先天性疾病保障	--	--	--	--	6	1 年***	--	--	--	--	--	--	--	--	--	
	嚴重兒童疾病保障	--	--	--	--	5	1 年***	--	--	--	--	--	--	--	--	5	90 日
保單類別		B		M		M		M		B		B		B		B	

* 不包括 WPCI Pro / PBCI Pro / PCCI Pro。

** 於「自選附加母子保障惠益」內。

*** 1 年等候期是由懷孕開始計起，而不是疾病之徵狀或病徵開始出現的時候。

註：本摘要只供參考。有關產品特點及保障的詳細內容，請參閱有關的產品小冊子或/及保單契約。

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.76	1.76	1.76	1.77	1.77	1.77	1.77	1.77
18	1.82	1.82	1.82	1.83	1.86	1.86	1.86	1.86
19	1.89	1.89	1.89	1.90	1.94	1.94	1.94	1.95
20	1.97	1.97	1.97	1.97	1.97	1.98	1.99	2.00
21	2.06	2.06	2.06	2.07	2.08	2.09	2.10	2.11
22	2.18	2.18	2.18	2.19	2.20	2.21	2.21	2.22
23	2.32	2.32	2.32	2.33	2.33	2.34	2.34	2.35
24	2.46	2.46	2.46	2.46	2.46	2.48	2.48	2.48
25	2.60	2.60	2.60	2.60	2.60	2.61	2.61	2.62
26	2.76	2.76	2.76	2.76	2.76	2.77	2.77	2.78
27	2.91	2.91	2.91	2.91	2.91	2.93	2.93	2.93
28	3.08	3.08	3.08	3.08	3.08	3.10	3.10	3.10
29	3.25	3.25	3.25	3.25	3.25	3.27	3.27	3.27
30	3.42	3.42	3.42	3.42	3.43	3.44	3.44	3.45
31	3.60	3.60	3.61	3.61	3.63	3.63	3.63	3.66
32	3.78	3.78	3.79	3.80	3.82	3.83	3.83	3.86
33	3.97	3.97	3.99	4.01	4.03	4.05	4.05	4.09
34	4.16	4.17	4.20	4.22	4.24	4.28	4.27	4.33
35	4.38	4.41	4.43	4.46	4.48	4.54	4.51	4.58
36	4.63	4.66	4.68	4.73	4.75	4.82	4.76	4.86
37	4.91	4.94	4.97	5.01	5.03	5.10	5.03	5.15
38	5.21	5.25	5.28	5.33	5.35	5.41	5.33	5.45
39	5.52	5.57	5.61	5.66	5.68	5.73	5.66	5.78
40	5.85	5.89	5.95	5.99	6.02	6.08	5.99	6.15
41	6.14	6.20	6.27	6.31	6.36	6.46	6.30	6.55
42	6.43	6.51	6.60	6.64	6.69	6.87	6.64	6.97
43	6.73	6.83	6.93	6.98	7.04	7.30	6.97	7.42
44	7.04	7.14	7.26	7.34	7.41	7.75	7.29	7.90
45	7.35	7.47	7.60	7.72	7.81	8.23	7.60	8.42
46	7.61	7.76	7.94	8.13	8.24	8.76		8.97
47	7.87	8.06	8.30	8.56	8.70	9.33		9.56
48	8.15	8.35	8.67	9.01	9.18	9.92		10.19
49	8.43	8.65	9.05	9.48	9.70	10.55		10.82
50	8.70	8.96	9.45	9.96	10.23	11.20		11.48
51	9.09	9.36	9.87	10.44	10.77	11.89		12.15
52	9.48	9.77	10.30	10.93	11.33	12.62		12.82
53	9.87	10.18	10.74	11.41	11.90	13.38		13.51
54	10.30	10.61	11.20	11.89	12.49	14.17		14.22
55	10.77	11.06	11.70	12.37	13.15	14.98		14.98
56	11.20	11.58	12.23	13.07	13.88			15.80
57	11.66	12.12	12.79	13.85	14.68			16.66
58	12.15	12.68	13.38	14.70	15.55			17.56
59	12.65	13.27	13.98	15.61	16.48			18.49
60	13.18	13.91	14.63	16.61	17.50			19.46

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.10	2.10	2.10	2.10	2.10	2.10	2.10	2.10
18	2.17	2.18	2.18	2.19	2.19	2.19	2.19	2.20
19	2.26	2.27	2.27	2.30	2.30	2.30	2.30	2.32
20	2.36	2.37	2.37	2.38	2.38	2.39	2.40	2.41
21	2.48	2.49	2.49	2.50	2.50	2.52	2.53	2.54
22	2.62	2.63	2.63	2.64	2.64	2.67	2.68	2.69
23	2.78	2.79	2.79	2.80	2.80	2.82	2.83	2.84
24	2.94	2.95	2.95	2.96	2.96	2.98	2.99	3.00
25	3.12	3.13	3.13	3.14	3.14	3.15	3.16	3.17
26	3.29	3.30	3.30	3.31	3.31	3.32	3.33	3.34
27	3.47	3.49	3.49	3.50	3.50	3.51	3.52	3.53
28	3.67	3.68	3.68	3.69	3.69	3.71	3.71	3.72
29	3.87	3.88	3.88	3.90	3.90	3.92	3.92	3.93
30	4.09	4.10	4.10	4.11	4.12	4.13	4.13	4.14
31	4.32	4.33	4.33	4.34	4.35	4.36	4.36	4.37
32	4.54	4.55	4.56	4.56	4.58	4.59	4.59	4.59
33	4.78	4.79	4.80	4.81	4.82	4.84	4.84	4.84
34	5.02	5.04	5.05	5.06	5.07	5.09	5.08	5.09
35	5.30	5.31	5.32	5.33	5.34	5.36	5.35	5.36
36	5.58	5.60	5.61	5.62	5.63	5.65	5.64	5.65
37	5.87	5.89	5.90	5.91	5.92	5.95	5.92	5.95
38	6.18	6.20	6.21	6.22	6.23	6.25	6.23	6.26
39	6.50	6.52	6.53	6.55	6.56	6.58	6.55	6.59
40	6.83	6.85	6.87	6.89	6.90	6.92	6.89	6.94
41	7.16	7.20	7.22	7.24	7.25	7.27	7.24	7.30
42	7.51	7.54	7.56	7.60	7.61	7.64	7.60	7.66
43	7.87	7.90	7.92	7.96	7.97	8.02	7.96	8.03
44	8.25	8.28	8.30	8.34	8.36	8.42	8.33	8.44
45	8.64	8.68	8.71	8.75	8.77	8.84	8.71	8.87
46	9.09	9.11	9.15	9.20	9.21	9.30		9.34
47	9.56	9.57	9.64	9.69	9.70	9.79		9.83
48	10.05	10.07	10.14	10.19	10.21	10.30		10.35
49	10.54	10.59	10.66	10.71	10.75	10.84		10.90
50	11.04	11.12	11.19	11.26	11.31	11.41		11.46
51	11.55	11.69	11.74	11.83	11.88	12.00		12.04
52	12.08	12.25	12.30	12.40	12.47	12.62		12.64
53	12.64	12.83	12.89	13.00	13.09	13.26		13.26
54	13.19	13.44	13.53	13.63	13.74	13.93		13.93
55	13.78	14.10	14.23	14.35	14.41	14.62		14.62
56	14.25	14.69	15.00	15.16	15.19			15.44
57	14.79	15.34	15.84	16.04	16.06			16.33
58	15.39	16.05	16.73	16.98	17.02			17.28
59	16.06	16.81	17.70	17.97	18.07			18.30
60	16.82	17.65	18.77	19.01	19.16			19.38

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	0.80	0.80	0.80	0.80	0.80	0.80	0.81	0.81
1	0.83	0.83	0.83	0.83	0.83	0.83	0.84	0.84
2	0.87	0.87	0.87	0.87	0.87	0.87	0.88	0.88
3	0.91	0.91	0.91	0.91	0.91	0.91	0.92	0.92
4	0.95	0.95	0.95	0.95	0.95	0.95	0.96	0.96
5	0.99	0.99	0.99	0.99	0.99	0.99	1.00	1.00
6	1.05	1.05	1.05	1.05	1.05	1.05	1.06	1.06
7	1.10	1.10	1.10	1.10	1.10	1.10	1.11	1.11
8	1.15	1.15	1.15	1.15	1.15	1.15	1.16	1.16
9	1.20	1.20	1.20	1.20	1.20	1.20	1.21	1.21
10	1.26	1.26	1.26	1.26	1.26	1.26	1.27	1.27
11	1.32	1.32	1.32	1.32	1.32	1.32	1.33	1.33
12	1.38	1.38	1.38	1.38	1.38	1.38	1.39	1.39
13	1.45	1.45	1.45	1.46	1.46	1.46	1.47	1.47
14	1.52	1.52	1.52	1.53	1.53	1.53	1.54	1.54
15	1.61	1.61	1.61	1.61	1.61	1.61	1.62	1.62
16	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
17	1.97	1.98	1.98	2.01	2.02	2.06	2.06	2.06
18	2.09	2.10	2.10	2.13	2.14	2.19	2.19	2.19
19	2.22	2.23	2.23	2.27	2.28	2.34	2.34	2.34
20	2.37	2.38	2.38	2.39	2.39	2.41	2.42	2.42
21	2.51	2.53	2.53	2.53	2.53	2.55	2.55	2.56
22	2.65	2.68	2.68	2.68	2.68	2.71	2.71	2.71
23	2.80	2.82	2.82	2.83	2.83	2.86	2.86	2.86
24	2.95	2.97	2.97	2.99	2.99	3.01	3.02	3.02
25	3.13	3.15	3.15	3.16	3.16	3.18	3.19	3.20
26	3.32	3.33	3.33	3.34	3.34	3.36	3.37	3.39
27	3.53	3.54	3.54	3.54	3.54	3.57	3.57	3.60
28	3.74	3.75	3.75	3.75	3.75	3.78	3.78	3.80
29	3.96	3.97	3.97	3.98	3.98	4.01	4.01	4.03
30	4.18	4.19	4.19	4.20	4.21	4.24	4.24	4.26
31	4.41	4.43	4.43	4.44	4.46	4.50	4.49	4.52
32	4.64	4.66	4.67	4.69	4.72	4.77	4.75	4.79
33	4.89	4.92	4.93	4.96	4.98	5.04	5.02	5.07
34	5.14	5.19	5.20	5.25	5.27	5.34	5.31	5.38
35	5.41	5.46	5.50	5.56	5.58	5.67	5.61	5.72
36	5.71	5.77	5.83	5.89	5.91	6.03	5.93	6.10
37	6.02	6.10	6.17	6.25	6.28	6.42	6.28	6.51
38	6.34	6.45	6.54	6.64	6.67	6.83	6.66	6.94
39	6.70	6.82	6.93	7.05	7.08	7.27	7.06	7.40
40	7.08	7.22	7.34	7.48	7.53	7.73	7.48	7.89
41	7.47	7.63	7.77	7.94	8.02	8.25	7.93	8.44
42	7.86	8.06	8.22	8.43	8.54	8.80	8.43	9.00
43	8.25	8.49	8.69	8.93	9.09	9.40	8.89	9.59
44	8.66	8.93	9.18	9.46	9.67	10.03	9.30	10.24
45	9.08	9.38	9.69	10.01	10.27	10.69	9.69	10.93
46	9.50	9.85	10.20	10.60	10.89	11.39		11.67
47	9.92	10.33	10.73	11.19	11.51	12.11		12.47
48	10.34	10.81	11.29	11.82	12.16	12.84		13.31
49	10.77	11.32	11.86	12.47	12.82	13.61		14.20
50	11.20	11.83	12.47	13.16	13.51	14.40		15.10
51	11.67	12.39	13.13	13.91	14.27	15.29		16.02
52	12.15	12.98	13.82	14.71	15.10	16.30		16.95
53	12.64	13.58	14.53	15.55	16.00	17.40		17.91
54	13.13	14.21	15.28	16.44	16.99	18.61		18.89
55	13.64	14.86	16.07	17.37	18.08	19.92		19.92
56	14.24	15.46	16.89	18.37	19.23			21.01
57	14.87	16.08	17.74	19.42	20.42			22.17
58	15.54	16.73	18.62	20.53	21.66			23.40
59	16.25	17.43	19.55	21.69	22.96			24.70
60	16.98	18.15	20.50	22.89	24.32			26.08

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於易達終身保)

危疾附加契約(附加於易達終身保)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期							
	3 年	5 年	10 年	15 年	18 年	25 年	至 55 歲	至 80 歲
0	1.05	1.05	1.05	1.05	1.06	1.06	1.07	1.07
1	1.08	1.08	1.08	1.08	1.09	1.09	1.10	1.10
2	1.11	1.11	1.11	1.11	1.12	1.12	1.13	1.13
3	1.14	1.14	1.14	1.14	1.15	1.15	1.16	1.16
4	1.18	1.18	1.18	1.18	1.19	1.19	1.20	1.20
5	1.23	1.23	1.23	1.23	1.24	1.24	1.25	1.25
6	1.28	1.28	1.28	1.28	1.29	1.29	1.30	1.30
7	1.33	1.33	1.33	1.34	1.34	1.35	1.36	1.36
8	1.39	1.39	1.39	1.40	1.40	1.41	1.42	1.42
9	1.46	1.46	1.46	1.47	1.47	1.48	1.49	1.49
10	1.53	1.53	1.53	1.54	1.54	1.55	1.56	1.56
11	1.60	1.60	1.60	1.61	1.61	1.62	1.63	1.63
12	1.67	1.67	1.67	1.68	1.69	1.70	1.71	1.71
13	1.75	1.75	1.75	1.76	1.77	1.78	1.79	1.79
14	1.83	1.83	1.83	1.85	1.86	1.87	1.88	1.88
15	1.93	1.93	1.93	1.94	1.95	1.96	1.97	1.97
16	2.03	2.03	2.03	2.04	2.05	2.06	2.06	2.06
17	2.41	2.41	2.41	2.41	2.46	2.50	2.50	2.50
18	2.58	2.58	2.58	2.58	2.61	2.68	2.68	2.70
19	2.76	2.76	2.76	2.77	2.78	2.86	2.86	2.89
20	2.93	2.93	2.93	2.94	2.94	2.95	2.96	2.96
21	3.11	3.11	3.11	3.13	3.13	3.14	3.14	3.14
22	3.28	3.29	3.29	3.31	3.31	3.32	3.32	3.32
23	3.46	3.47	3.47	3.51	3.51	3.52	3.52	3.52
24	3.67	3.68	3.68	3.70	3.70	3.71	3.71	3.72
25	3.88	3.90	3.90	3.91	3.91	3.92	3.93	3.94
26	4.11	4.12	4.12	4.12	4.13	4.14	4.15	4.16
27	4.34	4.35	4.36	4.36	4.37	4.38	4.39	4.40
28	4.57	4.58	4.59	4.60	4.61	4.62	4.63	4.64
29	4.83	4.84	4.85	4.86	4.87	4.89	4.89	4.90
30	5.09	5.10	5.11	5.13	5.14	5.17	5.17	5.18
31	5.36	5.38	5.39	5.40	5.42	5.46	5.45	5.47
32	5.65	5.68	5.69	5.70	5.73	5.77	5.75	5.78
33	5.95	5.98	6.00	6.02	6.05	6.09	6.07	6.11
34	6.26	6.29	6.32	6.36	6.38	6.43	6.40	6.46
35	6.60	6.63	6.67	6.71	6.72	6.79	6.74	6.82
36	6.97	7.00	7.04	7.09	7.10	7.16	7.11	7.20
37	7.36	7.39	7.43	7.48	7.50	7.55	7.50	7.60
38	7.77	7.80	7.84	7.89	7.91	7.96	7.90	8.01
39	8.19	8.23	8.27	8.32	8.34	8.39	8.32	8.43
40	8.62	8.67	8.71	8.76	8.78	8.85	8.76	8.88
41	9.07	9.12	9.16	9.21	9.24	9.31	9.20	9.34
42	9.52	9.57	9.62	9.68	9.70	9.78	9.68	9.81
43	9.98	10.03	10.09	10.15	10.18	10.27	10.14	10.29
44	10.46	10.52	10.57	10.64	10.67	10.77	10.60	10.81
45	10.95	11.02	11.08	11.15	11.19	11.30	11.08	11.37
46	11.46	11.57	11.64	11.71	11.77	11.86		11.96
47	12.00	12.15	12.25	12.30	12.39	12.47		12.60
48	12.57	12.78	12.89	12.95	13.05	13.13		13.27
49	13.15	13.43	13.55	13.64	13.74	13.84		13.98
50	13.76	14.09	14.23	14.36	14.43	14.60		14.71
51	14.37	14.69	14.90	15.09	15.14	15.39		15.45
52	14.99	15.30	15.59	15.82	15.86	16.18		16.21
53	15.61	15.92	16.29	16.54	16.59	17.00		17.00
54	16.24	16.55	16.99	17.27	17.36	17.85		17.85
55	16.87	17.19	17.73	18.02	18.20	18.72		18.72
56	17.53	17.96	18.60	18.91	19.18			19.77
57	18.32	18.86	19.61	19.97	20.20			20.91
58	19.28	19.94	20.79	21.19	21.39			22.14
59	20.43	21.20	22.15	22.59	22.80			23.45
60	21.75	22.56	23.69	24.19	24.45			24.85

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.76	1.76	1.77	1.77
18	1.82	1.82	1.86	1.86
19	1.89	1.89	1.94	1.94
20	1.97	1.97	1.97	1.98
21	2.06	2.06	2.08	2.09
22	2.18	2.18	2.20	2.21
23	2.32	2.32	2.33	2.34
24	2.46	2.46	2.46	2.48
25	2.60	2.60	2.60	2.61
26	2.76	2.76	2.76	2.77
27	2.91	2.91	2.91	2.93
28	3.08	3.08	3.08	3.10
29	3.25	3.25	3.25	3.27
30	3.42	3.42	3.43	3.44
31	3.60	3.61	3.63	3.63
32	3.78	3.79	3.82	3.83
33	3.97	3.99	4.03	4.05
34	4.17	4.20	4.24	4.28
35	4.41	4.43	4.48	4.54
36	4.66	4.68	4.75	4.82
37	4.94	4.97	5.03	5.10
38	5.25	5.28	5.35	5.41
39	5.57	5.61	5.68	5.73
40	5.89	5.95	6.02	6.08
41	6.20	6.27	6.36	6.46
42	6.51	6.60	6.69	6.87
43	6.83	6.93	7.04	7.30
44	7.14	7.26	7.41	7.75
45	7.47	7.60	7.81	8.23
46	7.76	7.94	8.24	8.76
47	8.06	8.30	8.70	9.33
48	8.35	8.67	9.18	9.92
49	8.65	9.05	9.70	10.55
50	8.96	9.45	10.23	11.20
51	9.36	9.87	10.77	11.89
52	9.77	10.30	11.33	12.62
53	10.18	10.74	11.90	13.38
54	10.61	11.20	12.49	14.17
55	11.06	11.70	13.15	14.98
56	11.58	12.23	13.88	
57	12.12	12.79	14.68	
58	12.68	13.38	15.55	
59	13.27	13.98	16.48	
60	13.91	14.63	17.50	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.10	2.10	2.10	2.10
18	2.18	2.18	2.19	2.19
19	2.27	2.27	2.30	2.30
20	2.37	2.37	2.38	2.39
21	2.49	2.49	2.50	2.52
22	2.63	2.63	2.64	2.67
23	2.79	2.79	2.80	2.82
24	2.95	2.95	2.96	2.98
25	3.13	3.13	3.14	3.15
26	3.30	3.30	3.31	3.32
27	3.49	3.49	3.50	3.51
28	3.68	3.68	3.69	3.71
29	3.88	3.88	3.90	3.92
30	4.10	4.10	4.12	4.13
31	4.33	4.33	4.35	4.36
32	4.55	4.56	4.58	4.59
33	4.79	4.80	4.82	4.84
34	5.04	5.05	5.07	5.09
35	5.31	5.32	5.34	5.36
36	5.60	5.61	5.63	5.65
37	5.89	5.90	5.92	5.95
38	6.20	6.21	6.23	6.25
39	6.52	6.53	6.56	6.58
40	6.85	6.87	6.90	6.92
41	7.20	7.22	7.25	7.27
42	7.54	7.56	7.61	7.64
43	7.90	7.92	7.97	8.02
44	8.28	8.30	8.36	8.42
45	8.68	8.71	8.77	8.84
46	9.11	9.15	9.21	9.30
47	9.57	9.64	9.70	9.79
48	10.07	10.14	10.21	10.30
49	10.59	10.66	10.75	10.84
50	11.12	11.19	11.31	11.41
51	11.69	11.74	11.88	12.00
52	12.25	12.30	12.47	12.62
53	12.83	12.89	13.09	13.26
54	13.44	13.53	13.74	13.93
55	14.10	14.23	14.41	14.62
56	14.69	15.00	15.19	
57	15.34	15.84	16.06	
58	16.05	16.73	17.02	
59	16.81	17.70	18.07	
60	17.65	18.77	19.16	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	0.80	0.80	0.80	0.80
1	0.83	0.83	0.83	0.83
2	0.87	0.87	0.87	0.87
3	0.91	0.91	0.91	0.91
4	0.95	0.95	0.95	0.95
5	0.99	0.99	0.99	0.99
6	1.05	1.05	1.05	1.05
7	1.10	1.10	1.10	1.10
8	1.15	1.15	1.15	1.15
9	1.20	1.20	1.20	1.20
10	1.26	1.26	1.26	1.26
11	1.32	1.32	1.32	1.32
12	1.38	1.38	1.38	1.38
13	1.45	1.45	1.46	1.46
14	1.52	1.52	1.53	1.53
15	1.61	1.61	1.61	1.61
16	1.71	1.71	1.71	1.71
17	1.98	1.98	2.02	2.06
18	2.10	2.10	2.14	2.19
19	2.23	2.23	2.28	2.34
20	2.38	2.38	2.39	2.41
21	2.53	2.53	2.53	2.55
22	2.68	2.68	2.68	2.71
23	2.82	2.82	2.83	2.86
24	2.97	2.97	2.99	3.01
25	3.15	3.15	3.16	3.18
26	3.33	3.33	3.34	3.36
27	3.54	3.54	3.54	3.57
28	3.75	3.75	3.75	3.78
29	3.97	3.97	3.98	4.01
30	4.19	4.19	4.21	4.24
31	4.43	4.43	4.46	4.50
32	4.66	4.67	4.72	4.77
33	4.92	4.93	4.98	5.04
34	5.19	5.20	5.27	5.34
35	5.46	5.50	5.58	5.67
36	5.77	5.83	5.91	6.03
37	6.10	6.17	6.28	6.42
38	6.45	6.54	6.67	6.83
39	6.82	6.93	7.08	7.27
40	7.22	7.34	7.53	7.73
41	7.63	7.77	8.02	8.25
42	8.06	8.22	8.54	8.80
43	8.49	8.69	9.09	9.40
44	8.93	9.18	9.67	10.03
45	9.38	9.69	10.27	10.69
46	9.85	10.20	10.89	11.39
47	10.33	10.73	11.51	12.11
48	10.81	11.29	12.16	12.84
49	11.32	11.86	12.82	13.61
50	11.83	12.47	13.51	14.40
51	12.39	13.13	14.27	15.29
52	12.98	13.82	15.10	16.30
53	13.58	14.53	16.00	17.40
54	14.21	15.28	16.99	18.61
55	14.86	16.07	18.08	19.92
56	15.46	16.89	19.23	
57	16.08	17.74	20.42	
58	16.73	18.62	21.66	
59	17.43	19.55	22.96	
60	18.15	20.50	24.32	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於愛人生保障計劃)

危疾附加契約(附加於愛人生保障計劃)年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	基本計劃之保費繳付年期			
	5 年	10 年	18 年	25 年
0	1.05	1.05	1.06	1.06
1	1.08	1.08	1.09	1.09
2	1.11	1.11	1.12	1.12
3	1.14	1.14	1.15	1.15
4	1.18	1.18	1.19	1.19
5	1.23	1.23	1.24	1.24
6	1.28	1.28	1.29	1.29
7	1.33	1.33	1.34	1.35
8	1.39	1.39	1.40	1.41
9	1.46	1.46	1.47	1.48
10	1.53	1.53	1.54	1.55
11	1.60	1.60	1.61	1.62
12	1.67	1.67	1.69	1.70
13	1.75	1.75	1.77	1.78
14	1.83	1.83	1.86	1.87
15	1.93	1.93	1.95	1.96
16	2.03	2.03	2.05	2.06
17	2.41	2.41	2.46	2.50
18	2.58	2.58	2.61	2.68
19	2.76	2.76	2.78	2.86
20	2.93	2.93	2.94	2.95
21	3.11	3.11	3.13	3.14
22	3.29	3.29	3.31	3.32
23	3.47	3.47	3.51	3.52
24	3.68	3.68	3.70	3.71
25	3.90	3.90	3.91	3.92
26	4.12	4.12	4.13	4.14
27	4.35	4.36	4.37	4.38
28	4.58	4.59	4.61	4.62
29	4.84	4.85	4.87	4.89
30	5.10	5.11	5.14	5.17
31	5.38	5.39	5.42	5.46
32	5.68	5.69	5.73	5.77
33	5.98	6.00	6.05	6.09
34	6.29	6.32	6.38	6.43
35	6.63	6.67	6.72	6.79
36	7.00	7.04	7.10	7.16
37	7.39	7.43	7.50	7.55
38	7.80	7.84	7.91	7.96
39	8.23	8.27	8.34	8.39
40	8.67	8.71	8.78	8.85
41	9.12	9.16	9.24	9.31
42	9.57	9.62	9.70	9.78
43	10.03	10.09	10.18	10.27
44	10.52	10.57	10.67	10.77
45	11.02	11.08	11.19	11.30
46	11.57	11.64	11.77	11.86
47	12.15	12.25	12.39	12.47
48	12.78	12.89	13.05	13.13
49	13.43	13.55	13.74	13.84
50	14.09	14.23	14.43	14.60
51	14.69	14.90	15.14	15.39
52	15.30	15.59	15.86	16.18
53	15.92	16.29	16.59	17.00
54	16.55	16.99	17.36	17.85
55	17.19	17.73	18.20	18.72
56	17.96	18.60	19.18	
57	18.86	19.61	20.20	
58	19.94	20.79	21.39	
59	21.20	22.15	22.80	
60	22.56	23.69	24.45	

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 男性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.51	0.52
1	0.53	0.54
2	0.55	0.56
3	0.57	0.58
4	0.59	0.60
5	0.62	0.63
6	0.64	0.66
7	0.67	0.68
8	0.69	0.71
9	0.72	0.73
10	0.75	0.76
11	0.77	0.79
12	0.81	0.82
13	0.84	0.85
14	0.87	0.89
15	0.90	0.92
16	0.94	0.96
17	0.98	1.00
18	1.03	1.05
19	1.07	1.09
20	1.11	1.14
21	1.16	1.20
22	1.22	1.25
23	1.27	1.31
24	1.33	1.38
25	1.39	1.46
26	1.46	1.53
27	1.53	1.60
28	1.60	1.68
29	1.67	1.76
30	1.74	1.86
31	1.82	1.96
32	1.92	2.06
33	2.01	2.18
34	2.10	2.31
35	2.21	2.44
36	2.33	2.58
37	2.44	2.75
38	2.57	2.93
39	2.72	3.13
40	2.88	3.33

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.04	3.57
42	3.23	3.82
43	3.43	4.11
44	3.66	4.42
45	3.90	4.75
46	4.15	5.10
47	4.43	5.49
48	4.74	5.91
49	5.05	6.37
50	5.40	6.85
51	5.77	7.36
52	6.16	7.90
53	6.57	8.48
54	7.02	9.09
55	7.50	9.75
56	8.01	10.43
57	8.54	11.17
58	9.10	11.95
59	9.69	12.77
60	10.30	13.64

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於儲速終身保)

危疾附加契約(附加於儲速終身保)年繳保費率 (每 1,000 元保額) — 女性

年齡	基本計劃之保費繳付年期	
	8 年	12 年
0	0.64	0.66
1	0.66	0.68
2	0.68	0.70
3	0.70	0.72
4	0.73	0.75
5	0.75	0.77
6	0.78	0.80
7	0.81	0.83
8	0.84	0.85
9	0.87	0.88
10	0.90	0.92
11	0.93	0.95
12	0.96	0.98
13	1.00	1.03
14	1.04	1.07
15	1.08	1.10
16	1.12	1.15
17	1.16	1.19
18	1.21	1.24
19	1.25	1.29
20	1.31	1.35
21	1.36	1.42
22	1.44	1.50
23	1.50	1.57
24	1.57	1.66
25	1.65	1.74
26	1.73	1.83
27	1.81	1.94
28	1.90	2.04
29	1.99	2.15
30	2.09	2.27
31	2.19	2.39
32	2.30	2.52
33	2.41	2.65
34	2.52	2.79
35	2.63	2.93
36	2.76	3.09
37	2.88	3.24
38	3.00	3.40
39	3.14	3.57
40	3.27	3.74

年齡	基本計劃之保費繳付年期	
	8 年	12 年
41	3.41	3.92
42	3.56	4.10
43	3.70	4.31
44	3.86	4.51
45	4.02	4.73
46	4.18	4.95
47	4.37	5.19
48	4.55	5.44
49	4.75	5.72
50	4.94	6.00
51	5.16	6.30
52	5.38	6.62
53	5.63	6.97
54	5.89	7.35
55	6.18	7.77
56	6.49	8.22
57	6.83	8.72
58	7.20	9.29
59	7.62	9.94
60	8.11	10.69

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於裕富保投資壽險計劃)

危疾附加契約(附加於裕富保投資壽險計劃)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於財富萬用保)

危疾附加契約(附加於財富萬用保)年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	1.53	1.19
1	1.60	1.24
2	1.66	1.28
3	1.74	1.33
4	1.81	1.38
5	1.91	1.44
6	1.99	1.50
7	2.09	1.56
8	2.18	1.63
9	2.30	1.70
10	2.41	1.77
11	2.53	1.86
12	2.67	1.94
13	2.81	2.03
14	2.95	2.13
15	3.12	2.23
16	3.28	2.35
17	3.46	2.47
18	3.66	2.59
19	3.86	2.74
20	4.09	2.88
21	4.33	3.03
22	4.58	3.20
23	4.86	3.38
24	5.15	3.57
25	5.45	3.76
26	5.78	3.97
27	6.12	4.18
28	6.49	4.41
29	6.87	4.63
30	7.28	4.88
31	7.71	5.14
32	8.17	5.41
33	8.65	5.69
34	9.16	5.98
35	9.70	6.28
36	10.26	6.60
37	10.85	6.94
38	11.48	7.28
39	12.13	7.64
40	12.81	8.02
41	13.52	8.60
42	14.26	9.04
43	15.03	10.26
44	15.83	10.78
45	16.65	11.32
46	17.51	11.98
47	18.38	12.57
48	19.28	14.04
49	20.21	14.70
50	21.16	15.40
51	22.81	16.27
52	24.56	17.03
53	25.67	17.78
54	26.77	18.59
55	27.93	19.40
56	30.33	21.36
57	32.85	23.61
58	35.48	25.85
59	38.27	28.29
60	42.55	31.09

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 男性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	2.03		1.31	1.49	1.49	1.53	1.49	4.00
1	2.04		1.34	1.55	1.49	1.60	1.49	4.04
2	2.05		1.39	1.61	1.49	1.66	1.49	4.07
3	2.07		1.46	1.69	1.49	1.74	1.49	4.18
4	2.09		1.52	1.77	1.49	1.81	1.49	4.32
5	2.12		1.58	1.85	1.49	1.91	1.49	4.49
6	2.15		1.65	1.94	1.49	1.99	1.49	4.69
7	2.18		1.72	2.03	1.49	2.09	1.49	4.91
8	2.22		1.79	2.12	1.49	2.18	1.49	5.15
9	2.27		1.88	2.22	1.49	2.30	1.49	5.40
10	2.31		1.96	2.34	1.49	2.41	1.49	5.68
11	2.36		2.04	2.45	1.49	2.53	1.49	5.99
12	2.42		2.13	2.57	1.49	2.67	1.49	6.32
13	2.48		2.22	2.70	1.49	2.81	1.49	6.67
14	2.54		2.33	2.83	1.49	2.95	1.49	7.06
15	2.62			2.97	1.49	3.12	1.49	7.47
16	2.71			3.14	1.49	3.28	1.49	7.92
17	2.80			3.29	1.59	3.46	1.59	8.42
18	2.89	2.10		3.46	1.69	3.66	1.69	8.93
19	3.00	2.22		3.64	1.80	3.86	1.80	9.49
20	3.13	2.37		3.83	1.93	4.09	1.93	10.12
21	3.26	2.52		3.93	2.06	4.33	2.06	10.49
22	3.41	2.70		4.13	2.20	4.58	2.20	11.17
23	3.58	2.88		4.37	2.37	4.86	2.37	11.93
24	3.75	3.08		4.59	2.53	5.15	2.53	12.74
25	3.95	3.29		4.85	2.72	5.45	2.72	13.59
26	4.13	3.51		5.00	2.94	5.78	2.94	14.23
27	4.33	3.75		5.28	3.15	6.12	3.15	15.18
28	4.54	4.00		5.56	3.36	6.49	3.36	16.17
29	4.78	4.26		5.84	3.60	6.87	3.60	17.25
30	5.03	4.55		6.16	3.86	7.28	3.86	18.39
31	5.31	5.10		6.30	4.17	7.71	4.17	18.86
32	5.61	5.67		6.57	4.51	8.17	4.51	20.10
33	5.93	6.26		6.93	4.87	8.65	4.87	21.42
34	6.29	6.87		7.30	5.26	9.16	5.26	22.83
35	6.68	7.49		7.68	5.68	9.70	5.68	24.30
36	7.10	8.15		8.10	6.08	10.26	6.08	25.87
37	7.54	8.82		8.52	6.55	10.85	6.55	27.53
38	8.03	9.51		8.98	7.05	11.48	7.05	29.26
39	8.55	10.23		9.44	7.59	12.13	7.59	31.09
40	9.09	10.97		9.94	8.23	12.81	8.23	33.01
41	9.69	11.73		10.44	8.84	13.52	8.84	35.00
42	10.30	12.51		10.98	9.47	14.26	9.47	37.08
43	10.96	13.30		11.53	10.16	15.03	10.16	39.25
44	11.66	14.13		12.11	10.85	15.83	10.85	41.49
45	12.40	14.98		12.69	11.60	16.65	11.60	43.84
46	13.24	16.10		13.58	12.39	17.51	12.39	47.18
47	14.12	17.25		14.22	13.21	18.38	13.21	49.72
48	15.05	18.41		14.88	14.05	19.28	14.05	52.35
49	16.00	19.60		15.57	14.94	20.21	14.94	55.03
50	17.00	20.80		16.28	15.87	21.16	15.87	57.80
51	18.05	22.01		17.98	16.82	22.81	16.82	61.50
52	19.12	23.24		18.75	17.94	24.56	17.94	67.15
53	20.21	24.47		19.52	19.11	25.67	19.11	70.19
54	21.37	25.73		20.33	20.31	26.77	20.31	73.35
55	22.58	27.00		21.59	21.59	27.93	21.59	76.58
56		28.30		23.44	23.44	30.33	23.44	80.63
57		29.61		25.39	25.39	32.85	25.39	84.02
58		30.94		27.42	27.42	35.48	27.42	87.48
59		32.30		29.58	29.58	38.27	29.58	91.03
60		33.66		32.88	32.88	42.55	32.88	94.67

附錄三：保費率表 — 危疾附加契約(CIR Pro)(附加於其他基本計劃)

危疾附加契約(附加於其他基本計劃)年繳保費率 (每 1,000 元保額) — 女性

年齡	EX-20PLAP	EX-GPWLAP	EX-KIDAP	EX-PPAP	LESAP	PL	TLESAP	TSPAP
0	1.86		1.08	1.13	1.12	1.19	1.12	3.23
1	1.87		1.10	1.17	1.12	1.24	1.12	3.27
2	1.89		1.13	1.22	1.12	1.28	1.12	3.29
3	1.92		1.16	1.26	1.12	1.33	1.12	3.35
4	1.95		1.20	1.32	1.12	1.38	1.12	3.44
5	1.98		1.24	1.37	1.12	1.44	1.12	3.56
6	2.02		1.28	1.44	1.12	1.50	1.12	3.68
7	2.06		1.32	1.49	1.12	1.56	1.12	3.82
8	2.10		1.37	1.56	1.12	1.63	1.12	3.98
9	2.14		1.41	1.61	1.12	1.70	1.12	4.15
10	2.17		1.47	1.69	1.12	1.77	1.12	4.35
11	2.22		1.52	1.76	1.12	1.86	1.12	4.54
12	2.28		1.57	1.83	1.12	1.94	1.12	4.76
13	2.33		1.62	1.93	1.12	2.03	1.12	4.99
14	2.39		1.67	2.01	1.12	2.13	1.12	5.26
15	2.46			2.11	1.12	2.23	1.12	5.52
16	2.54			2.20	1.12	2.35	1.12	5.83
17	2.62			2.32	1.18	2.47	1.18	6.15
18	2.73	1.97		2.43	1.41	2.59	1.41	7.34
19	2.83	2.07		2.54	1.50	2.74	1.50	7.77
20	2.95	2.19		2.67	1.59	2.88	1.59	8.23
21	3.09	2.32		2.72	1.69	3.03	1.69	8.49
22	3.23	2.46		2.86	1.80	3.20	1.80	9.02
23	3.39	2.80		3.00	1.96	3.38	1.96	9.75
24	3.57	2.97		3.16	2.09	3.57	2.09	10.35
25	3.64	3.16		3.32	2.21	3.76	2.21	10.99
26	3.81	3.34		3.42	2.59	3.97	2.59	11.44
27	4.00	3.55		3.60	2.76	4.18	2.76	12.11
28	4.19	4.03		3.77	2.93	4.41	2.93	12.82
29	4.41	4.26		3.95	3.12	4.63	3.12	13.56
30	4.63	4.50		4.13	3.29	4.88	3.29	14.33
31	4.87	5.04		4.34	3.54	5.14	3.54	15.15
32	5.13	5.60		4.54	3.77	5.41	3.77	16.01
33	5.39	5.73		5.07	4.02	5.69	4.02	16.88
34	5.68	5.86		5.32	4.31	5.98	4.31	17.81
35	5.98	6.38		5.56	4.58	6.28	4.58	18.78
36	6.29	6.90		5.80	4.88	6.60	4.88	19.79
37	6.63	7.43		6.07	5.20	6.94	5.20	20.83
38	6.98	7.97		6.82	5.55	7.28	5.55	21.92
39	7.36	8.53		7.10	5.89	7.64	5.89	23.04
40	7.75	9.09		7.41	6.27	8.02	6.27	24.22
41	8.17	9.68		7.88	6.65	8.60	6.65	25.93
42	8.61	10.27		8.22	7.04	9.04	7.04	27.23
43	9.08	10.88		8.57	7.43	10.26	7.43	28.58
44	9.57	11.49		8.91	7.84	10.78	7.84	29.95
45	10.10	12.14		9.30	8.27	11.32	8.27	31.42
46	10.76	13.04		9.76	8.77	11.98	8.77	33.24
47	11.46	13.97		10.17	9.30	12.57	9.30	34.83
48	12.20	14.91		10.60	9.83	14.04	9.83	36.48
49	12.97	15.88		11.02	10.37	14.70	10.37	38.21
50	13.80	16.85		11.48	10.93	15.40	10.93	40.03
51	14.66	17.86		12.07	11.74	16.27	11.74	42.28
52	15.57	18.88		12.56	12.51	17.03	12.51	44.24
53	16.53	19.92		13.33	12.85	17.78	12.85	44.67
54	17.56	20.98		14.17	13.67	18.59	13.67	46.72
55	18.63	22.07		15.08	14.56	19.40	14.56	48.85
56		23.18		16.59	16.02	21.36	16.02	51.53
57		24.31		18.34	17.70	23.61	17.70	53.84
58		25.48		20.09	19.38	25.85	19.38	56.27
59		26.68		21.99	21.22	28.29	21.22	58.82
60		27.92		24.15	23.31	31.09	23.31	61.54

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	1.93	0.45
17	1.93	0.45
18	1.93	0.45
19	1.93	0.45
20	1.93	0.45
21	1.93	0.45
22	1.93	0.45
23	1.94	0.45
24	1.96	0.45
25	1.98	0.45
26	2.06	0.45
27	2.21	0.45
28	2.36	0.46
29	2.54	0.46
30	2.74	0.47
31	2.84	0.49
32	3.02	0.50
33	3.15	0.52
34	3.30	0.54
35	3.52	0.57
36	3.78	0.62
37	4.11	0.67
38	4.58	0.74
39	5.05	0.82

年齡	SCIR Pro	EAPWP
40	5.64	0.93
41	6.38	1.07
42	7.16	1.23
43	7.91	1.42
44	8.72	1.63
45	9.57	1.87
46	10.49	2.11
47	11.47	2.39
48	12.49	2.71
49	13.72	3.08
50	15.86	3.52
51	18.13	4.04
52	20.58	4.62
53	23.05	5.29
54	25.80	6.05
55	28.34	6.91
56	30.79	6.11*
57	33.22	5.07*
58	35.83	3.75*
59	38.60	2.08*
60	41.61	
61	44.80*	
62	48.27*	
63	52.05*	
64	56.36*	
65	61.27*	
66	65.92*	
67	71.11*	
68	76.85*	
69	83.37*	
70	90.60*	
71	98.44*	
72	107.07*	
73	116.75*	
74	127.69*	
75	140.09*	
76	146.30*	
77	152.77*	
78	159.86*	
79	167.68*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.89	0.56
17	1.89	0.56
18	1.89	0.56
19	1.89	0.56
20	1.89	0.56
21	1.89	0.56
22	1.89	0.56
23	1.89	0.56
24	1.89	0.56
25	1.89	0.56
26	1.93	0.56
27	2.06	0.56
28	2.20	0.57
29	2.36	0.58
30	2.54	0.59
31	2.70	0.60
32	2.88	0.62
33	3.07	0.64
34	3.26	0.67
35	3.40	0.71
36	3.57	0.76
37	3.80	0.83
38	4.11	0.91
39	4.50	1.02

年齡	SCIR Pro	EAPWP
40	5.02	1.16
41	5.58	1.33
42	6.05	1.52
43	6.54	1.76
44	7.06	2.02
45	7.63	2.30
46	8.29	2.60
47	8.97	2.95
48	9.69	3.34
49	10.48	3.79
50	11.33	4.32
51	12.34	4.93
52	13.38	5.63
53	14.48	6.42
54	15.67	7.31
55	16.93	8.33
56	18.36	7.36*
57	19.83	6.09*
58	21.41	4.49*
59	23.22	2.48*
60	25.23	
61	27.60*	
62	30.35*	
63	33.58*	
64	37.25*	
65	41.18*	
66	44.65*	
67	47.15*	
68	51.33*	
69	57.26*	
70	64.08*	
71	69.91*	
72	76.49*	
73	82.72*	
74	89.27*	
75	96.42*	
76	100.20*	
77	103.98*	
78	107.54*	
79	111.28*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIR Pro	EAPWP
0	1.93	
1	1.93	
2	1.93	
3	1.93	
4	1.93	
5	1.93	
6	1.93	
7	1.93	
8	1.93	
9	1.93	
10	1.93	
11	1.93	
12	1.93	
13	1.93	
14	1.93	
15	1.93	
16	2.32	0.46
17	2.32	0.46
18	2.32	0.46
19	2.32	0.46
20	2.32	0.46
21	2.32	0.46
22	2.33	0.46
23	2.35	0.46
24	2.37	0.46
25	2.41	0.46
26	2.53	0.46
27	2.70	0.47
28	2.88	0.47
29	3.11	0.48
30	3.35	0.49
31	3.63	0.50
32	4.02	0.52
33	4.45	0.54
34	4.94	0.56
35	5.50	0.60
36	6.15	0.64
37	6.90	0.70
38	7.74	0.77
39	8.64	0.86

年齡	SCIR Pro	EAPWP
40	9.66	0.98
41	10.70	1.12
42	11.83	1.29
43	13.04	1.49
44	14.36	1.72
45	15.79	1.96
46	17.52	2.23
47	19.24	2.53
48	21.13	2.87
49	23.18	3.28
50	25.39	3.74
51	28.67	4.30
52	31.26	4.92
53	34.02	5.63
54	37.02	6.44
55	40.26	7.38
56	44.02	6.54*
57	47.97	5.45*
58	52.37	4.04*
59	57.27	2.25*
60	62.79	
61	68.53*	
62	74.73*	
63	81.23*	
64	87.73*	
65	94.12*	
66	99.59*	
67	105.94*	
68	113.70*	
69	120.88*	
70	128.25*	
71	138.07*	
72	148.73*	
73	163.02*	
74	179.78*	
75	198.95*	
76	208.52*	
77	218.59*	
78	229.70*	
79	242.22*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障附加契約(SCIR Pro)

優越危疾保障附加契約年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIR Pro	EAPWP
0	1.89	
1	1.89	
2	1.89	
3	1.89	
4	1.89	
5	1.89	
6	1.89	
7	1.89	
8	1.89	
9	1.89	
10	1.89	
11	1.89	
12	1.89	
13	1.89	
14	1.89	
15	1.89	
16	1.92	0.58
17	1.95	0.58
18	1.98	0.58
19	2.00	0.58
20	2.03	0.58
21	2.06	0.58
22	2.07	0.58
23	2.08	0.58
24	2.09	0.58
25	2.12	0.58
26	2.23	0.58
27	2.40	0.59
28	2.60	0.59
29	2.81	0.60
30	3.06	0.61
31	3.30	0.63
32	3.56	0.64
33	3.84	0.67
34	4.18	0.70
35	4.54	0.74
36	4.96	0.80
37	5.41	0.87
38	5.94	0.95
39	6.50	1.06

年齡	SCIR Pro	EAPWP
40	7.04	1.21
41	7.79	1.39
42	8.49	1.59
43	9.26	1.84
44	10.07	2.11
45	10.93	2.41
46	11.90	2.73
47	12.90	3.09
48	13.97	3.50
49	15.13	3.98
50	16.36	4.54
51	17.80	5.19
52	19.32	5.93
53	20.98	6.77
54	22.80	7.73
55	24.78	8.82
56	27.03	7.80*
57	29.34	6.48*
58	31.85	4.78*
59	34.65	2.65*
60	37.82	
61	41.38*	
62	45.55*	
63	50.39*	
64	55.96*	
65	61.90*	
66	68.11*	
67	74.56*	
68	80.31*	
69	86.59*	
70	93.09*	
71	100.12*	
72	107.94*	
73	116.72*	
74	126.42*	
75	137.13*	
76	142.75*	
77	148.42*	
78	153.93*	
79	159.95*	

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	1.93	0.08	0.40
17	1.93	0.08	0.40
18	1.93	0.09	0.40
19	1.93	0.09	0.40
20	1.93	0.09	0.40
21	1.93	0.10	0.40
22	1.94	0.10	0.40
23	1.96	0.10	0.40
24	2.00	0.11	0.40
25	2.02	0.11	0.40
26	2.09	0.12	0.40
27	2.18	0.12	0.40
28	2.27	0.13	0.40
29	2.40	0.13	0.41
30	2.57	0.14	0.42
31	2.71	0.15	0.43
32	2.89	0.16	0.44
33	3.09	0.17	0.46
34	3.25	0.19	0.48
35	3.46	0.21	0.51
36	3.70	0.23	0.55
37	4.01	0.26	0.59
38	4.44	0.30	0.65
39	4.87	0.34	0.73

年齡	SCIP Pro	WP	EAPWP
40	5.42	0.40	0.83
41	6.10	0.48	0.95
42	6.76	0.57	1.09
43	7.47	0.67	1.26
44	8.24	0.79	1.45
45	9.07	0.93	1.65
46	9.93	1.09	1.87
47	10.86	1.27	2.12
48	11.84	1.47	2.40
49	13.01	1.71	2.73
50	14.56	1.99	3.12
51	16.42	2.34	3.68
52	18.41	2.72	4.33
53	20.57	3.15	5.09
54	22.82	3.64	5.97
55	25.08	4.20	7.01
56	27.44	4.52*	7.70*
57	29.89	4.84*	8.46*
58	32.46	5.18*	9.30*
59	35.18	5.55*	10.21*
60	38.03		
61	41.38*		
62	44.98*		
63	48.84*		
64	53.13*		
65	58.01*		
66	62.67*		
67	67.34*		
68	72.45*		
69	78.95*		
70	86.23*		
71	94.21*		
72	102.61*		
73	111.43*		
74	120.58*		
75	129.84*		
76	138.91*		
77	147.17*		
78	154.79*		
79	159.63*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、非吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.88	0.08	0.49
17	1.88	0.09	0.49
18	1.88	0.09	0.49
19	1.88	0.09	0.49
20	1.88	0.09	0.49
21	1.88	0.10	0.49
22	1.88	0.10	0.49
23	1.90	0.10	0.49
24	1.90	0.11	0.49
25	1.92	0.11	0.49
26	1.96	0.12	0.49
27	2.05	0.12	0.50
28	2.13	0.13	0.50
29	2.25	0.13	0.51
30	2.38	0.14	0.52
31	2.53	0.15	0.54
32	2.70	0.16	0.55
33	2.87	0.17	0.57
34	3.06	0.18	0.60
35	3.26	0.20	0.64
36	3.43	0.22	0.68
37	3.67	0.25	0.74
38	3.95	0.29	0.81
39	4.28	0.33	0.91

年齡	SCIP Pro	WP	EAPWP
40	4.73	0.39	1.03
41	5.13	0.46	1.18
42	5.56	0.54	1.36
43	6.04	0.64	1.57
44	6.57	0.76	1.80
45	7.14	0.89	2.06
46	7.76	1.03	2.32
47	8.42	1.20	2.63
48	9.14	1.39	2.98
49	9.88	1.61	3.39
50	10.69	1.87	3.86
51	11.65	2.19	4.54
52	12.62	2.55	5.33
53	13.60	2.95	6.25
54	14.71	3.42	7.32
55	15.96	3.94	8.56
56	17.32	4.24*	9.39*
57	18.77	4.55*	10.29*
58	20.29	4.88*	11.28*
59	21.90	5.25*	12.36*
60	23.64		
61	25.95*		
62	28.61*		
63	31.65*		
64	35.10*		
65	38.43*		
66	41.50*		
67	44.84*		
68	49.01*		
69	54.14*		
70	59.54*		
71	65.06*		
72	70.79*		
73	76.82*		
74	83.08*		
75	89.47*		
76	95.73*		
77	101.30*		
78	105.80*		
79	109.47*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 男性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.93		
1	1.93		
2	1.93		
3	1.93		
4	1.93		
5	1.93		
6	1.93		
7	1.93		
8	1.93		
9	1.93		
10	1.93		
11	1.93		
12	1.93		
13	1.93		
14	1.93		
15	1.93		
16	2.26	0.12	0.40
17	2.26	0.12	0.40
18	2.26	0.13	0.40
19	2.26	0.13	0.40
20	2.26	0.14	0.40
21	2.26	0.14	0.40
22	2.29	0.15	0.40
23	2.33	0.15	0.40
24	2.39	0.16	0.40
25	2.46	0.17	0.40
26	2.55	0.17	0.40
27	2.67	0.18	0.40
28	2.84	0.19	0.40
29	3.07	0.20	0.41
30	3.35	0.21	0.42
31	3.64	0.23	0.43
32	4.01	0.24	0.44
33	4.41	0.26	0.46
34	4.85	0.28	0.48
35	5.32	0.31	0.51
36	5.84	0.35	0.55
37	6.42	0.39	0.60
38	7.09	0.45	0.66
39	7.88	0.52	0.73

年齡	SCIP Pro	WP	EAPWP
40	8.78	0.60	0.83
41	9.71	0.71	0.96
42	10.72	0.85	1.10
43	11.80	1.01	1.27
44	12.97	1.19	1.46
45	14.31	1.39	1.67
46	15.86	1.62	1.90
47	17.63	1.88	2.15
48	19.50	2.19	2.45
49	21.48	2.54	2.79
50	23.58	2.95	3.19
51	25.89	3.44	3.76
52	28.46	4.00	4.44
53	31.23	4.64	5.22
54	34.07	5.37	6.14
55	37.11	6.19	7.21
56	40.29	6.64*	7.94*
57	44.01	7.10*	8.75*
58	48.12	7.63*	9.65*
59	52.73	8.19*	10.64*
60	57.50		
61	62.88*		
62	68.55*		
63	74.56*		
64	81.28*		
65	88.90*		
66	95.79*		
67	102.17*		
68	108.69*		
69	115.41*		
70	122.32*		
71	132.11*		
72	142.81*		
73	157.28*		
74	171.94*		
75	186.40*		
76	196.72*		
77	206.53*		
78	216.09*		
79	225.13*		

* 此為續保保費率

附錄三：保費率表 — 優越危疾保障計劃(SCIP Pro)

優越危疾保障計劃年繳保費率 (每 1,000 元保額) — 女性、吸煙

年齡	SCIP Pro	WP	EAPWP
0	1.88		
1	1.88		
2	1.88		
3	1.88		
4	1.88		
5	1.88		
6	1.88		
7	1.88		
8	1.88		
9	1.88		
10	1.88		
11	1.88		
12	1.88		
13	1.88		
14	1.88		
15	1.88		
16	1.89	0.12	0.49
17	1.92	0.12	0.49
18	1.94	0.13	0.49
19	1.96	0.13	0.49
20	1.99	0.13	0.49
21	2.02	0.14	0.49
22	2.05	0.15	0.49
23	2.09	0.15	0.50
24	2.14	0.16	0.50
25	2.17	0.16	0.50
26	2.27	0.17	0.50
27	2.39	0.18	0.50
28	2.53	0.19	0.50
29	2.72	0.20	0.51
30	2.95	0.21	0.52
31	3.21	0.22	0.54
32	3.50	0.24	0.56
33	3.76	0.25	0.57
34	4.09	0.27	0.60
35	4.43	0.30	0.64
36	4.82	0.33	0.68
37	5.24	0.37	0.74
38	5.74	0.42	0.82
39	6.26	0.49	0.91

年齡	SCIP Pro	WP	EAPWP
40	6.78	0.57	1.04
41	7.49	0.68	1.19
42	8.17	0.80	1.37
43	8.91	0.95	1.58
44	9.69	1.12	1.81
45	10.52	1.31	2.07
46	11.45	1.53	2.35
47	12.42	1.77	2.66
48	13.45	2.06	3.02
49	14.57	2.39	3.43
50	15.77	2.77	3.91
51	17.16	3.24	4.60
52	18.62	3.78	5.41
53	20.18	4.38	6.35
54	21.90	5.05	7.45
55	23.76	5.82	8.73
56	25.77	6.28*	9.59*
57	27.93	6.74*	10.53*
58	30.21	7.22*	11.56*
59	32.67	7.74*	12.69*
60	35.44		
61	39.17*		
62	43.32*		
63	47.87*		
64	53.04*		
65	58.15*		
66	63.21*		
67	68.70*		
68	74.53*		
69	80.74*		
70	87.45*		
71	94.66*		
72	102.34*		
73	110.45*		
74	119.02*		
75	128.04*		
76	137.10*		
77	145.12*		
78	150.78*		
79	155.50*		

* 此為續保保費率

附錄三：保費率表 — 進升危疾保障計劃(Super HealthGuard Pro)

進升危疾保障計劃年繳保費率 (每 1,000 元保額)

年齡	男性	女性
0	2.97	2.56
1	2.97	2.56
2	2.97	2.56
3	2.97	2.56
4	2.97	2.56
5	2.97	2.56
6	2.99	2.84
7	2.99	2.84
8	2.99	2.84
9	2.99	2.84
10	2.99	2.84
11	3.56	3.34
12	3.56	3.34
13	3.56	3.34
14	3.56	3.34
15	3.56	3.34
16	4.82	4.61
17	4.82	4.61
18	4.82	4.61
19	4.82	4.61
20	4.82	4.61
21	5.27	4.96
22	5.27	4.96
23	5.27	4.96
24	5.27	4.96
25	5.27	4.96
26	6.80	6.77
27	6.80	6.77
28	6.80	6.77
29	6.80	6.77
30	6.80	6.77
31	9.57	8.66
32	9.57	8.66
33	9.57	8.66
34	9.57	8.66
35	9.57	8.66
36	12.89	11.47
37	12.89	11.47
38	12.89	11.47
39	12.89	11.47
40	12.89	11.47
41	18.15	14.92
42	18.15	14.92
43	18.15	14.92
44	18.15	14.92
45	18.15	14.92
46	24.69	19.21
47	24.69	19.21
48	24.69	19.21
49	24.69	19.21
50	24.69	19.21
51	32.40	24.71
52	32.40	24.71
53	32.40	24.71
54	32.40	24.71
55	32.40	24.71
56	41.23	32.26
57	41.23	32.26
58	41.23	32.26
59	41.23	32.26
60	41.23	32.26

附錄四：危疾一覽表

嚴重疾病	
第1類 癌症	1. 癌 (Cancer)
第2類 與心臟相關之疾病	2. 心肌病 (Cardiomyopathy) 3. 冠狀動脈手術 (Coronary Artery Surgery) 4. 心臟病 (Heart Attack) 5. 心瓣置換及修補 (Heart Valve Replacement and Repair) 6. 傳染性心內膜炎 (Infective Endocarditis) 7. 其他嚴重的冠狀動脈疾病 (Other Serious Coronary Artery Disease) 8. 肺動脈高血壓(原發性) (Pulmonary Arterial Hypertension (Primary)) 9. 主動脈手術 (Surgery to Aorta)
第3類 與神經系統相關之疾病	10. 亞爾茲默氏病／不可還原之器質性腦退化疾病 (Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders) 11. 植物人 (Apallic Syndrome) 12. 細菌性腦（脊）膜炎 (Bacterial Meningitis) 13. 良性腦腫瘤 (Benign Brain Tumour) 14. 昏迷 (Coma) 15. 腦炎 (Encephalitis) 16. 偏癱 (Hemiplegia) 17. 嚴重頭部創傷 (Major Head Trauma) 18. 運動神經原疾病 (Motor Neurone Disease) 19. 多發性硬化症 (Multiple Sclerosis) 20. 肌營養不良症 (Muscular Dystrophy) 21. 癱瘓 (Paralysis) 22. 柏金遜症 (Parkinson's Disease) 23. 脊髓灰質炎 (Poliomyelitis) 24. 進行性核上神經痲痺症 (Progressive Supranuclear Palsy) 25. 嚴重重症肌無力 (Severe Myasthenia Gravis) 26. 中風 (Stroke)
第4類 與主要器官相關之疾病	27. 急性壞死及出血性胰腺炎 (Acute Necrohemorrhagic Pancreatitis) 28. 再生障礙性貧血 (Aplastic Anaemia) 29. 慢性肝病 (Chronic Liver Disease) 30. 末期肺病 (End-stage Lung Disease) 31. 暴發性病毒性肝炎 (Fulminant Viral Hepatitis) 32. 腎衰竭 (Kidney Failure) 33. 主要器官移植 (Major Organ Transplant) 34. 腎髓質囊腫病 (Medullary Cystic Disease) 35. 系統性紅斑狼瘡連狼瘡性腎炎 (Systemic Lupus Erythematosus (SLE) with Lupus Nephritis) 36. 系統性硬皮病 (Systemic Scleroderma)
第5類 其他嚴重疾病	37. 因輸血而感染愛滋病 (AIDS due to Blood Transfusion) 38. 失明 (Blindness) 39. 慢性腎上腺功能不全（即阿狄森氏病） (Chronic Adrenal Insufficiency (Addison's Disease)) 40. 庫賈氏病 (Creutzfeld-Jacob Disease) 41. 伊波拉 (Ebola) 42. 象皮病 (Elephantiasis) 43. 失聰 (Loss of Hearing) 44. 失去一肢及一眼 (Loss of One Limb and One Eye) 45. 喪失語言能力 (Loss of Speech) 46. 失去兩肢 (Loss of Two Limbs) 47. 嚴重燒傷 (Major Burns) 48. 壞死性筋膜炎 （俗稱食肉菌感染）(Necrotising Fasciitis) 49. 因職業感染人體免疫力缺乏病毒(HIV) (Occupationally Acquired HIV) 50. 嗜鉻細胞瘤 (Pheochromocytoma) 51. 嚴重類風濕性關節炎 (Severe Rheumatoid Arthritis)

	52. 不能獨立生活 (Loss of Independent Existence) (保障期至65 歲終止) 53. 末期疾病 (Terminal Illness)
非嚴重疾病	
	54. 須作手術之腦動脈瘤 (Cerebral Aneurysm Requiring Surgery) 55. 早期甲狀腺癌 (Early Thyroid Cancer) (TNM評級為T1N0M0級別) 56. 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)

附錄五：目標客戶之特徵

關心子女	• 萬一遇上不幸，家庭需要有足夠的現金，以滿足孩子的各種需求。 • 父母想安心知道即使他們的孩子在青少年時期患上危疾，將來也可得到保障。
關心自己的需要	• 受過良好教育、對生活要求有高標準的專業人士，都很注重他們的保障需要。 • 他們十分注重自己的危疾保障的質和量，確保有全面的保障。
關心家庭的經濟需要	• 家庭的經濟依靠您的客戶去支持。萬一遇上不幸，亦需要維持家庭的經濟。
關心因性別而特有的問題	• 女性在人生每一個階段都有不同的需要及顧慮，特別是對個人的健康及所肩負孕培育下一代的重要天職。