

**“TopCare” Medical Insurance Plan – Basic Plan Premium Table  
(with No Claim Discount)<sup>1,2</sup> (Currency: USD)**

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	642.00	490.00	793.00	609.00	1,140.00	901.00	1,922.00	1,403.00
1	642.00	490.00	793.00	609.00	1,140.00	901.00	1,922.00	1,403.00
2	642.00	490.00	793.00	609.00	1,140.00	901.00	1,922.00	1,403.00
3	642.00	490.00	793.00	609.00	1,140.00	901.00	1,922.00	1,403.00
4	642.00	490.00	793.00	609.00	1,140.00	901.00	1,922.00	1,403.00
5	375.00	394.00	491.00	491.00	670.00	638.00	1,197.00	1,130.00
6	375.00	394.00	491.00	491.00	670.00	638.00	1,197.00	1,130.00
7	375.00	394.00	491.00	491.00	670.00	638.00	1,197.00	1,130.00
8	375.00	394.00	491.00	491.00	670.00	638.00	1,197.00	1,130.00
9	375.00	394.00	491.00	491.00	670.00	638.00	1,197.00	1,130.00
10	363.00	348.00	435.00	417.00	602.00	551.00	1,076.00	977.00
11	363.00	346.00	432.00	414.00	599.00	546.00	1,069.00	969.00
12	364.00	346.00	431.00	413.00	598.00	546.00	1,068.00	969.00
13	365.00	349.00	433.00	417.00	601.00	551.00	1,073.00	977.00
14	368.00	354.00	438.00	424.00	607.00	559.00	1,084.00	993.00
15	371.00	362.00	445.00	434.00	616.00	573.00	1,100.00	1,015.00
16	378.00	375.00	453.00	450.00	628.00	593.00	1,128.00	1,065.00
17	386.00	392.00	463.00	470.00	643.00	619.00	1,163.00	1,129.00
18	396.00	412.00	475.00	494.00	660.00	650.00	1,206.00	1,207.00
19	407.00	435.00	489.00	522.00	681.00	687.00	1,257.00	1,298.00
20	421.00	462.00	505.00	555.00	705.00	728.00	1,315.00	1,404.00
21	430.00	483.00	514.00	579.00	722.00	762.00	1,347.00	1,464.00
22	439.00	503.00	523.00	602.00	739.00	797.00	1,374.00	1,517.00
23	447.00	524.00	530.00	626.00	755.00	833.00	1,398.00	1,565.00
24	456.00	545.00	537.00	650.00	771.00	870.00	1,419.00	1,606.00
25	463.00	567.00	543.00	674.00	787.00	908.00	1,435.00	1,641.00
26	473.00	591.00	557.00	704.00	807.00	946.00	1,470.00	1,702.00
27	482.00	617.00	573.00	735.00	829.00	986.00	1,509.00	1,768.00
28	492.00	645.00	590.00	770.00	852.00	1,027.00	1,551.00	1,838.00
29	502.00	673.00	610.00	806.00	877.00	1,068.00	1,597.00	1,913.00
30	512.00	703.00	632.00	844.00	902.00	1,111.00	1,647.00	1,993.00
31	524.00	731.00	648.00	877.00	923.00	1,148.00	1,683.00	2,060.00
32	538.00	759.00	663.00	910.00	943.00	1,185.00	1,717.00	2,126.00
33	552.00	787.00	678.00	943.00	962.00	1,220.00	1,749.00	2,191.00
34	567.00	815.00	692.00	976.00	981.00	1,255.00	1,778.00	2,256.00
35	583.00	843.00	705.00	1,008.00	999.00	1,288.00	1,806.00	2,319.00
36	598.00	872.00	721.00	1,043.00	1,023.00	1,330.00	1,854.00	2,395.00
37	613.00	901.00	737.00	1,078.00	1,048.00	1,374.00	1,907.00	2,475.00
38	629.00	929.00	754.00	1,115.00	1,075.00	1,420.00	1,965.00	2,559.00
39	645.00	958.00	771.00	1,152.00	1,104.00	1,469.00	2,029.00	2,646.00
40	661.00	987.00	789.00	1,189.00	1,134.00	1,519.00	2,098.00	2,737.00
41	685.00	1,015.00	816.00	1,223.00	1,175.00	1,560.00	2,183.00	2,825.00
42	712.00	1,043.00	847.00	1,255.00	1,220.00	1,598.00	2,278.00	2,915.00
43	742.00	1,072.00	881.00	1,287.00	1,270.00	1,635.00	2,381.00	3,006.00
44	775.00	1,099.00	919.00	1,317.00	1,326.00	1,669.00	2,494.00	3,099.00
45	811.00	1,127.00	960.00	1,347.00	1,385.00	1,701.00	2,615.00	3,194.00
46	848.00	1,153.00	1,007.00	1,379.00	1,454.00	1,751.00	2,751.00	3,306.00
47	887.00	1,178.00	1,057.00	1,412.00	1,529.00	1,805.00	2,897.00	3,426.00
48	928.00	1,203.00	1,111.00	1,445.00	1,611.00	1,863.00	3,054.00	3,553.00
49	971.00	1,226.00	1,170.00	1,479.00	1,699.00	1,926.00	3,221.00	3,687.00
50	1,017.00	1,249.00	1,232.00	1,513.00	1,793.00	1,993.00	3,399.00	3,828.00

**“TopCare” Medical Insurance Plan – Basic Plan Premium Table  
(with No Claim Discount)<sup>1,2</sup> (Currency: USD)**

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
<b>Entry Age: 0 - 64</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
51	1,067.00	1,280.00	1,298.00	1,550.00	1,881.00	2,048.00	3,559.00	3,955.00
52	1,121.00	1,313.00	1,367.00	1,588.00	1,970.00	2,101.00	3,720.00	4,083.00
53	1,178.00	1,349.00	1,440.00	1,628.00	2,062.00	2,153.00	3,882.00	4,210.00
54	1,238.00	1,386.00	1,517.00	1,669.00	2,157.00	2,204.00	4,045.00	4,338.00
55	1,301.00	1,426.00	1,598.00	1,711.00	2,253.00	2,254.00	4,209.00	4,466.00
56	1,369.00	1,462.00	1,690.00	1,760.00	2,383.00	2,337.00	4,447.00	4,630.00
57	1,441.00	1,498.00	1,789.00	1,813.00	2,526.00	2,431.00	4,710.00	4,807.00
58	1,516.00	1,534.00	1,895.00	1,869.00	2,681.00	2,536.00	4,999.00	4,995.00
59	1,595.00	1,571.00	2,007.00	1,928.00	2,849.00	2,651.00	5,313.00	5,196.00
60	1,678.00	1,607.00	2,126.00	1,990.00	3,030.00	2,777.00	5,652.00	5,409.00
61	1,778.00	1,683.00	2,261.00	2,094.00	3,207.00	2,915.00	6,027.00	5,716.00
62	1,886.00	1,771.00	2,405.00	2,215.00	3,392.00	3,063.00	6,431.00	6,063.00
63	2,002.00	1,872.00	2,559.00	2,351.00	3,584.00	3,223.00	6,864.00	6,449.00
64	2,125.00	1,986.00	2,723.00	2,504.00	3,783.00	3,393.00	7,326.00	6,876.00
<b>Below premiums are for Renewal only</b>								
65	2,258.00	2,114.00	2,897.00	2,673.00	3,989.00	3,575.00	7,816.00	7,342.00
66	2,398.00	2,243.00	3,063.00	2,831.00	4,184.00	3,757.00	8,273.00	7,765.00
67	2,547.00	2,381.00	3,234.00	2,995.00	4,381.00	3,946.00	8,737.00	8,200.00
68	2,705.00	2,529.00	3,408.00	3,166.00	4,579.00	4,142.00	9,210.00	8,647.00
69	2,871.00	2,685.00	3,586.00	3,344.00	4,778.00	4,347.00	9,690.00	9,106.00
70	3,045.00	2,851.00	3,769.00	3,529.00	4,978.00	4,558.00	10,178.00	9,578.00
71-127	3,186.00	2,983.00	3,945.00	3,694.00	5,248.00	4,837.00	10,752.00	10,195.00
<b>Entry Age: 65 - 70</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
65	2,709.60	2,536.80	3,476.40	3,207.60	4,786.80	4,290.00	9,379.20	8,810.41
66	2,877.60	2,691.60	3,675.60	3,397.20	5,020.80	4,508.40	9,927.60	9,318.00
67	3,056.40	2,857.19	3,880.80	3,594.01	5,257.21	4,735.20	10,484.40	9,840.00
68	3,246.00	3,034.79	4,089.60	3,799.20	5,494.80	4,970.40	11,052.01	10,376.40
69	3,445.20	3,222.00	4,303.20	4,012.80	5,733.60	5,216.40	11,627.99	10,927.21
70	3,654.00	3,421.20	4,522.80	4,234.80	5,973.60	5,469.60	12,213.60	11,493.60
<b>Below premiums are for Renewal only</b>								
71-127	3,823.20	3,579.60	4,734.00	4,432.80	6,297.60	5,804.40	12,902.40	12,234.00
<b>Entry Age: 71- 75</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
71-75	4,460.40	4,176.20	5,523.00	5,171.60	7,347.20	6,771.79	15,052.80	14,272.99
<b>Below premiums are for Renewal only</b>								
76-127	4,460.40	4,176.20	5,523.00	5,171.60	7,347.20	6,771.79	15,052.80	14,272.99
<b>Entry Age: 76 or above</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
76-127	5,097.61	4,772.80	6,312.00	5,910.40	8,396.80	7,739.20	17,203.20	16,311.99

Remarks:

- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

Effective Date: 23 November 2023

**“TopCare” Medical Insurance Plan – Basic Plan Premium Table**  
**(without No Claim Discount)<sup>1,2,3</sup> (Currency: USD)**

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	764.29	583.33	944.05	725.00	1,357.14	1,072.62	2,288.10	1,670.24
1	764.29	583.33	944.05	725.00	1,357.14	1,072.62	2,288.10	1,670.24
2	764.29	583.33	944.05	725.00	1,357.14	1,072.62	2,288.10	1,670.24
3	764.29	583.33	944.05	725.00	1,357.14	1,072.62	2,288.10	1,670.24
4	764.29	583.33	944.05	725.00	1,357.14	1,072.62	2,288.10	1,670.24
5	446.43	469.05	584.52	584.52	797.62	759.52	1,425.00	1,345.24
6	446.43	469.05	584.52	584.52	797.62	759.52	1,425.00	1,345.24
7	446.43	469.05	584.52	584.52	797.62	759.52	1,425.00	1,345.24
8	446.43	469.05	584.52	584.52	797.62	759.52	1,425.00	1,345.24
9	446.43	469.05	584.52	584.52	797.62	759.52	1,425.00	1,345.24
10	432.14	414.29	517.86	496.43	716.67	655.95	1,280.95	1,163.10
11	432.14	411.90	514.29	492.86	713.10	650.00	1,272.62	1,153.57
12	433.33	411.90	513.10	491.67	711.90	650.00	1,271.43	1,153.57
13	434.52	415.48	515.48	496.43	715.48	655.95	1,277.38	1,163.10
14	438.10	421.43	521.43	504.76	722.62	665.48	1,290.48	1,182.14
15	441.67	430.95	529.76	516.67	733.33	682.14	1,309.52	1,208.33
16	450.00	446.43	539.29	535.71	747.62	705.95	1,342.86	1,267.86
17	459.52	466.67	551.19	559.52	765.48	736.90	1,384.52	1,344.05
18	471.43	490.48	565.48	588.10	785.71	773.81	1,435.71	1,436.90
19	484.52	517.86	582.14	621.43	810.71	817.86	1,496.43	1,545.24
20	501.19	550.00	601.19	660.71	839.29	866.67	1,565.48	1,671.43
21	511.90	575.00	611.90	689.29	859.52	907.14	1,603.57	1,742.86
22	522.62	598.81	622.62	716.67	879.76	948.81	1,635.71	1,805.95
23	532.14	623.81	630.95	745.24	898.81	991.67	1,664.29	1,863.10
24	542.86	648.81	639.29	773.81	917.86	1,035.71	1,689.29	1,911.90
25	551.19	675.00	646.43	802.38	936.90	1,080.95	1,708.33	1,953.57
26	563.10	703.57	663.10	838.10	960.71	1,126.19	1,750.00	2,026.19
27	573.81	734.52	682.14	875.00	986.90	1,173.81	1,796.43	2,104.76
28	585.71	767.86	702.38	916.67	1,014.29	1,222.62	1,846.43	2,188.10
29	597.62	801.19	726.19	959.52	1,044.05	1,271.43	1,901.19	2,277.38
30	609.52	836.90	752.38	1,004.76	1,073.81	1,322.62	1,960.71	2,372.62
31	623.81	870.24	771.43	1,044.05	1,098.81	1,366.67	2,003.57	2,452.38
32	640.48	903.57	789.29	1,083.33	1,122.62	1,410.71	2,044.05	2,530.95
33	657.14	936.90	807.14	1,122.62	1,145.24	1,452.38	2,082.14	2,608.33
34	675.00	970.24	823.81	1,161.90	1,167.86	1,494.05	2,116.67	2,685.71
35	694.05	1,003.57	839.29	1,200.00	1,189.29	1,533.33	2,150.00	2,760.71
36	711.90	1,038.10	858.33	1,241.67	1,217.86	1,583.33	2,207.14	2,851.19
37	729.76	1,072.62	877.38	1,283.33	1,247.62	1,635.71	2,270.24	2,946.43
38	748.81	1,105.95	897.62	1,327.38	1,279.76	1,690.48	2,339.29	3,046.43
39	767.86	1,140.48	917.86	1,371.43	1,314.29	1,748.81	2,415.48	3,150.00
40	786.90	1,175.00	939.29	1,415.48	1,350.00	1,808.33	2,497.62	3,258.33
41	815.48	1,208.33	971.43	1,455.95	1,398.81	1,857.14	2,598.81	3,363.10
42	847.62	1,241.67	1,008.33	1,494.05	1,452.38	1,902.38	2,711.90	3,470.24
43	883.33	1,276.19	1,048.81	1,532.14	1,511.90	1,946.43	2,834.52	3,578.57
44	922.62	1,308.33	1,094.05	1,567.86	1,578.57	1,986.90	2,969.05	3,689.29
45	965.48	1,341.67	1,142.86	1,603.57	1,648.81	2,025.00	3,113.10	3,802.38
46	1,009.52	1,372.62	1,198.81	1,641.67	1,730.95	2,084.52	3,275.00	3,935.71
47	1,055.95	1,402.38	1,258.33	1,680.95	1,820.24	2,148.81	3,448.81	4,078.57
48	1,104.76	1,432.14	1,322.62	1,720.24	1,917.86	2,217.86	3,635.71	4,229.76
49	1,155.95	1,459.52	1,392.86	1,760.71	2,022.62	2,292.86	3,834.52	4,389.29
50	1,210.71	1,486.90	1,466.67	1,801.19	2,134.52	2,372.62	4,046.43	4,557.14

**“TopCare” Medical Insurance Plan – Basic Plan Premium Table**  
**(without No Claim Discount)<sup>1,2,3</sup> (Currency: USD)**

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
<b>Entry Age: 0 - 64</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
51	1,270.24	1,523.81	1,545.24	1,845.24	2,239.29	2,438.10	4,236.90	4,708.33
52	1,334.52	1,563.10	1,627.38	1,890.48	2,345.24	2,501.19	4,428.57	4,860.71
53	1,402.38	1,605.95	1,714.29	1,938.10	2,454.76	2,563.10	4,621.43	5,011.90
54	1,473.81	1,650.00	1,805.95	1,986.90	2,567.86	2,623.81	4,815.48	5,164.29
55	1,548.81	1,697.62	1,902.38	2,036.90	2,682.14	2,683.33	5,010.71	5,316.67
56	1,629.76	1,740.48	2,011.90	2,095.24	2,836.90	2,782.14	5,294.05	5,511.90
57	1,715.48	1,783.33	2,129.76	2,158.33	3,007.14	2,894.05	5,607.14	5,722.62
58	1,804.76	1,826.19	2,255.95	2,225.00	3,191.67	3,019.05	5,951.19	5,946.43
59	1,898.81	1,870.24	2,389.29	2,295.24	3,391.67	3,155.95	6,325.00	6,185.71
60	1,997.62	1,913.10	2,530.95	2,369.05	3,607.14	3,305.95	6,728.57	6,439.29
61	2,116.67	2,003.57	2,691.67	2,492.86	3,817.86	3,470.24	7,175.00	6,804.76
62	2,245.24	2,108.33	2,863.10	2,636.90	4,038.10	3,646.43	7,655.95	7,217.86
63	2,383.33	2,228.57	3,046.43	2,798.81	4,266.67	3,836.90	8,171.43	7,677.38
64	2,529.76	2,364.29	3,241.67	2,980.95	4,503.57	4,039.29	8,721.43	8,185.71
<b>Below premiums are for Renewal only</b>								
65	2,688.10	2,516.67	3,448.81	3,182.14	4,748.81	4,255.95	9,304.76	8,740.48
66	2,854.76	2,670.24	3,646.43	3,370.24	4,980.95	4,472.62	9,848.81	9,244.05
67	3,032.14	2,834.52	3,850.00	3,565.48	5,215.48	4,697.62	10,401.19	9,761.90
68	3,220.24	3,010.71	4,057.14	3,769.05	5,451.19	4,930.95	10,964.29	10,294.05
69	3,417.86	3,196.43	4,269.05	3,980.95	5,688.10	5,175.00	11,535.71	10,840.48
70	3,625.00	3,394.05	4,486.90	4,201.19	5,926.19	5,426.19	12,116.67	11,402.38
71-127	3,792.86	3,551.19	4,696.43	4,397.62	6,247.62	5,758.33	12,800.00	12,136.90
<b>Entry Age: 65- 70</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
65	3,225.72	3,020.00	4,138.57	3,818.57	5,698.57	5,107.14	11,165.71	10,488.58
66	3,425.71	3,204.29	4,375.72	4,044.29	5,977.14	5,367.14	11,818.57	11,092.86
67	3,638.57	3,401.42	4,620.00	4,278.58	6,258.58	5,637.14	12,481.43	11,714.28
68	3,864.29	3,612.85	4,868.57	4,522.86	6,541.43	5,917.14	13,157.15	12,352.86
69	4,101.43	3,835.72	5,122.86	4,777.14	6,825.72	6,210.00	13,842.85	13,008.58
70	4,350.00	4,072.86	5,384.28	5,041.43	7,111.43	6,511.43	14,540.00	13,682.86
<b>Below premiums are for Renewal only</b>								
71-127	4,551.43	4,261.43	5,635.72	5,277.14	7,497.14	6,910.00	15,360.00	14,564.28
<b>Entry Age: 71- 75</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
71-75	5,310.00	4,971.67	6,575.00	6,156.67	8,746.67	8,061.66	17,920.00	16,991.66
<b>Below premiums are for Renewal only</b>								
76-127	5,310.00	4,971.67	6,575.00	6,156.67	8,746.67	8,061.66	17,920.00	16,991.66
<b>Entry Age: 76 or above</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
76-127	6,068.58	5,681.90	7,514.29	7,036.19	9,996.19	9,213.33	20,480.00	19,419.04

Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. It is applicable to the annual premium of all policy years (if there is no claim record). For details of no claim discount, please refer to the product brochure of “BetterCare” Medical Insurance Plan.
- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product’s backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

Effective Date: 23 November 2023

**“TopCare” Medical Insurance Plan – Rider Plan Premium Table  
(with No Claim Discount)<sup>1,2,3</sup> (Currency: USD)**

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	546.00	417.00	674.00	518.00	969.00	766.00	1,634.00	1,193.00
1	546.00	417.00	674.00	518.00	969.00	766.00	1,634.00	1,193.00
2	546.00	417.00	674.00	518.00	969.00	766.00	1,634.00	1,193.00
3	546.00	417.00	674.00	518.00	969.00	766.00	1,634.00	1,193.00
4	546.00	417.00	674.00	518.00	969.00	766.00	1,634.00	1,193.00
5	319.00	335.00	417.00	417.00	570.00	542.00	1,017.00	961.00
6	319.00	335.00	417.00	417.00	570.00	542.00	1,017.00	961.00
7	319.00	335.00	417.00	417.00	570.00	542.00	1,017.00	961.00
8	319.00	335.00	417.00	417.00	570.00	542.00	1,017.00	961.00
9	319.00	335.00	417.00	417.00	570.00	542.00	1,017.00	961.00
10	309.00	296.00	370.00	354.00	512.00	468.00	915.00	830.00
11	309.00	294.00	367.00	352.00	509.00	464.00	909.00	824.00
12	309.00	294.00	366.00	351.00	508.00	464.00	908.00	824.00
13	310.00	297.00	368.00	354.00	511.00	468.00	912.00	830.00
14	313.00	301.00	372.00	360.00	516.00	475.00	921.00	844.00
15	315.00	308.00	378.00	369.00	524.00	487.00	935.00	863.00
16	321.00	319.00	385.00	383.00	534.00	504.00	959.00	905.00
17	328.00	333.00	394.00	400.00	547.00	526.00	989.00	960.00
18	337.00	350.00	404.00	420.00	561.00	553.00	1,025.00	1,026.00
19	346.00	370.00	416.00	444.00	579.00	584.00	1,068.00	1,103.00
20	358.00	393.00	429.00	472.00	599.00	619.00	1,118.00	1,193.00
21	366.00	411.00	437.00	492.00	614.00	648.00	1,145.00	1,244.00
22	373.00	428.00	445.00	512.00	628.00	677.00	1,168.00	1,289.00
23	380.00	445.00	451.00	532.00	642.00	708.00	1,188.00	1,330.00
24	388.00	463.00	456.00	553.00	655.00	740.00	1,206.00	1,365.00
25	394.00	482.00	462.00	573.00	669.00	772.00	1,220.00	1,395.00
26	402.00	502.00	473.00	598.00	686.00	804.00	1,250.00	1,447.00
27	410.00	524.00	487.00	625.00	705.00	838.00	1,283.00	1,503.00
28	418.00	548.00	502.00	655.00	724.00	873.00	1,318.00	1,562.00
29	427.00	572.00	519.00	685.00	745.00	908.00	1,357.00	1,626.00
30	435.00	598.00	537.00	717.00	767.00	944.00	1,400.00	1,694.00
31	445.00	621.00	551.00	745.00	785.00	976.00	1,431.00	1,751.00
32	457.00	645.00	564.00	774.00	802.00	1,007.00	1,459.00	1,807.00
33	469.00	669.00	576.00	802.00	818.00	1,037.00	1,487.00	1,862.00
34	482.00	693.00	588.00	830.00	834.00	1,067.00	1,511.00	1,918.00
35	496.00	717.00	599.00	857.00	849.00	1,095.00	1,535.00	1,971.00
36	508.00	741.00	613.00	887.00	870.00	1,131.00	1,576.00	2,036.00
37	521.00	766.00	626.00	916.00	891.00	1,168.00	1,621.00	2,104.00
38	535.00	790.00	641.00	948.00	914.00	1,207.00	1,670.00	2,175.00
39	548.00	814.00	655.00	979.00	938.00	1,249.00	1,725.00	2,249.00
40	562.00	839.00	671.00	1,011.00	964.00	1,291.00	1,783.00	2,326.00
41	582.00	863.00	694.00	1,040.00	999.00	1,326.00	1,856.00	2,401.00
42	605.00	887.00	720.00	1,067.00	1,037.00	1,358.00	1,936.00	2,478.00
43	631.00	911.00	749.00	1,094.00	1,080.00	1,390.00	2,024.00	2,555.00
44	659.00	934.00	781.00	1,119.00	1,127.00	1,419.00	2,120.00	2,634.00
45	689.00	958.00	816.00	1,145.00	1,177.00	1,446.00	2,223.00	2,715.00
46	721.00	980.00	856.00	1,172.00	1,236.00	1,488.00	2,338.00	2,810.00
47	754.00	1,001.00	898.00	1,200.00	1,300.00	1,534.00	2,462.00	2,912.00
48	789.00	1,023.00	944.00	1,228.00	1,369.00	1,584.00	2,596.00	3,020.00
49	825.00	1,042.00	995.00	1,257.00	1,444.00	1,637.00	2,738.00	3,134.00
50	864.00	1,062.00	1,047.00	1,286.00	1,524.00	1,694.00	2,889.00	3,254.00

**“TopCare” Medical Insurance Plan – Rider Premium Table  
(with No Claim Discount)<sup>1,2,3</sup> (Currency: USD)**

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
<b>Entry Age: 0 - 64</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
51	907.00	1,088.00	1,103.00	1,318.00	1,599.00	1,741.00	3,025.00	3,362.00
52	953.00	1,116.00	1,162.00	1,350.00	1,675.00	1,786.00	3,162.00	3,471.00
53	1,001.00	1,147.00	1,224.00	1,384.00	1,753.00	1,830.00	3,300.00	3,579.00
54	1,052.00	1,178.00	1,289.00	1,419.00	1,833.00	1,873.00	3,438.00	3,687.00
55	1,106.00	1,212.00	1,358.00	1,454.00	1,915.00	1,916.00	3,578.00	3,796.00
56	1,164.00	1,243.00	1,437.00	1,496.00	2,026.00	1,986.00	3,780.00	3,936.00
57	1,225.00	1,273.00	1,521.00	1,541.00	2,147.00	2,066.00	4,004.00	4,086.00
58	1,289.00	1,304.00	1,611.00	1,589.00	2,279.00	2,156.00	4,249.00	4,246.00
59	1,356.00	1,335.00	1,706.00	1,639.00	2,422.00	2,253.00	4,516.00	4,417.00
60	1,426.00	1,366.00	1,807.00	1,692.00	2,576.00	2,360.00	4,804.00	4,598.00
61	1,511.00	1,431.00	1,922.00	1,780.00	2,726.00	2,478.00	5,123.00	4,859.00
62	1,603.00	1,505.00	2,044.00	1,883.00	2,883.00	2,604.00	5,466.00	5,154.00
63	1,702.00	1,591.00	2,175.00	1,998.00	3,046.00	2,740.00	5,834.00	5,482.00
64	1,806.00	1,688.00	2,315.00	2,128.00	3,216.00	2,884.00	6,227.00	5,845.00
<b>Below premiums are for Renewal only</b>								
65	1,919.00	1,797.00	2,462.00	2,272.00	3,391.00	3,039.00	6,644.00	6,241.00
66	2,038.00	1,907.00	2,604.00	2,406.00	3,556.00	3,193.00	7,032.00	6,600.00
67	2,165.00	2,024.00	2,749.00	2,546.00	3,724.00	3,354.00	7,426.00	6,970.00
68	2,299.00	2,150.00	2,897.00	2,691.00	3,892.00	3,521.00	7,829.00	7,350.00
69	2,440.00	2,282.00	3,048.00	2,842.00	4,061.00	3,695.00	8,237.00	7,740.00
70	2,588.00	2,423.00	3,204.00	3,000.00	4,231.00	3,874.00	8,651.00	8,141.00
71-127	2,708.00	2,536.00	3,353.00	3,140.00	4,461.00	4,111.00	9,139.00	8,666.00
<b>Entry Age: 65 - 70</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
65	2,302.79	2,156.41	2,954.40	2,726.40	4,069.20	3,646.80	7,972.79	7,489.20
66	2,445.60	2,288.40	3,124.80	2,887.21	4,267.20	3,831.60	8,438.40	7,920.00
67	2,598.00	2,428.79	3,298.80	3,055.20	4,468.80	4,024.80	8,911.21	8,364.00
68	2,758.80	2,579.99	3,476.40	3,229.20	4,670.40	4,225.20	9,394.80	8,820.00
69	2,928.00	2,738.40	3,657.60	3,410.40	4,873.19	4,434.00	9,884.40	9,288.01
70	3,105.60	2,907.59	3,844.81	3,600.00	5,077.20	4,648.80	10,381.20	9,769.20
<b>Below premiums are for Renewal only</b>								
71-127	3,249.60	3,043.20	4,023.60	3,768.00	5,353.19	4,933.20	10,966.80	10,399.20
<b>Entry Age: 71- 75</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
71-75	3,791.20	3,550.40	4,694.21	4,396.01	6,245.39	5,755.40	12,794.59	12,132.41
<b>Below premiums are for Renewal only</b>								
76-127	3,791.20	3,550.40	4,694.21	4,396.01	6,245.39	5,755.40	12,794.59	12,132.41
<b>Entry Age: 76 or above</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
76-127	4,332.80	4,057.60	5,364.80	5,024.01	7,137.60	6,577.60	14,622.40	13,865.60

Remarks:

- The 16% no claim discount is already reflected in the above-stated premiums. It is applicable to the annual premium of all policy years (if there is no claim record). For details of no claim discount, please refer to the product brochure of “BetterCare” Medical Insurance Plan.
- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product’s backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

Effective Date: 23 November 2023

**“TopCare” Medical Insurance Plan – Rider  
(without No Claim Discount)<sup>1,2</sup> (Currency: USD)**

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

Entry Age: 0 - 64	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
	Annual Standard Premium							
Attained Age	Male	Female	Male	Female	Male	Female	Male	Female
0	650.00	496.43	802.38	616.67	1,153.57	911.90	1,945.24	1,420.24
1	650.00	496.43	802.38	616.67	1,153.57	911.90	1,945.24	1,420.24
2	650.00	496.43	802.38	616.67	1,153.57	911.90	1,945.24	1,420.24
3	650.00	496.43	802.38	616.67	1,153.57	911.90	1,945.24	1,420.24
4	650.00	496.43	802.38	616.67	1,153.57	911.90	1,945.24	1,420.24
5	379.76	398.81	496.43	496.43	678.57	645.24	1,210.71	1,144.05
6	379.76	398.81	496.43	496.43	678.57	645.24	1,210.71	1,144.05
7	379.76	398.81	496.43	496.43	678.57	645.24	1,210.71	1,144.05
8	379.76	398.81	496.43	496.43	678.57	645.24	1,210.71	1,144.05
9	379.76	398.81	496.43	496.43	678.57	645.24	1,210.71	1,144.05
10	367.86	352.38	440.48	421.43	609.52	557.14	1,089.29	988.10
11	367.86	350.00	436.90	419.05	605.95	552.38	1,082.14	980.95
12	367.86	350.00	435.71	417.86	604.76	552.38	1,080.95	980.95
13	369.05	353.57	438.10	421.43	608.33	557.14	1,085.71	988.10
14	372.62	358.33	442.86	428.57	614.29	565.48	1,096.43	1,004.76
15	375.00	366.67	450.00	439.29	623.81	579.76	1,113.10	1,027.38
16	382.14	379.76	458.33	455.95	635.71	600.00	1,141.67	1,077.38
17	390.48	396.43	469.05	476.19	651.19	626.19	1,177.38	1,142.86
18	401.19	416.67	480.95	500.00	667.86	658.33	1,220.24	1,221.43
19	411.90	440.48	495.24	528.57	689.29	695.24	1,271.43	1,313.10
20	426.19	467.86	510.71	561.90	713.10	736.90	1,330.95	1,420.24
21	435.71	489.29	520.24	585.71	730.95	771.43	1,363.10	1,480.95
22	444.05	509.52	529.76	609.52	747.62	805.95	1,390.48	1,534.52
23	452.38	529.76	536.90	633.33	764.29	842.86	1,414.29	1,583.33
24	461.90	551.19	542.86	658.33	779.76	880.95	1,435.71	1,625.00
25	469.05	573.81	550.00	682.14	796.43	919.05	1,452.38	1,660.71
26	478.57	597.62	563.10	711.90	816.67	957.14	1,488.10	1,722.62
27	488.10	623.81	579.76	744.05	839.29	997.62	1,527.38	1,789.29
28	497.62	652.38	597.62	779.76	861.90	1,039.29	1,569.05	1,859.52
29	508.33	680.95	617.86	815.48	886.90	1,080.95	1,615.48	1,935.71
30	517.86	711.90	639.29	853.57	913.10	1,123.81	1,666.67	2,016.67
31	529.76	739.29	655.95	886.90	934.52	1,161.90	1,703.57	2,084.52
32	544.05	767.86	671.43	921.43	954.76	1,198.81	1,736.90	2,151.19
33	558.33	796.43	685.71	954.76	973.81	1,234.52	1,770.24	2,216.67
34	573.81	825.00	700.00	988.10	992.86	1,270.24	1,798.81	2,283.33
35	590.48	853.57	713.10	1,020.24	1,010.71	1,303.57	1,827.38	2,346.43
36	604.76	882.14	729.76	1,055.95	1,035.71	1,346.43	1,876.19	2,423.81
37	620.24	911.90	745.24	1,090.48	1,060.71	1,390.48	1,929.76	2,504.76
38	636.90	940.48	763.10	1,128.57	1,088.10	1,436.90	1,988.10	2,589.29
39	652.38	969.05	779.76	1,165.48	1,116.67	1,486.90	2,053.57	2,677.38
40	669.05	998.81	798.81	1,203.57	1,147.62	1,536.90	2,122.62	2,769.05
41	692.86	1,027.38	826.19	1,238.10	1,189.29	1,578.57	2,209.52	2,858.33
42	720.24	1,055.95	857.14	1,270.24	1,234.52	1,616.67	2,304.76	2,950.00
43	751.19	1,084.52	891.67	1,302.38	1,285.71	1,654.76	2,409.52	3,041.67
44	784.52	1,111.90	929.76	1,332.14	1,341.67	1,689.29	2,523.81	3,135.71
45	820.24	1,140.48	971.43	1,363.10	1,401.19	1,721.43	2,646.43	3,232.14
46	858.33	1,166.67	1,019.05	1,395.24	1,471.43	1,771.43	2,783.33	3,345.24
47	897.62	1,191.67	1,069.05	1,428.57	1,547.62	1,826.19	2,930.95	3,466.67
48	939.29	1,217.86	1,123.81	1,461.90	1,629.76	1,885.71	3,090.48	3,595.24
49	982.14	1,240.48	1,184.52	1,496.43	1,719.05	1,948.81	3,259.52	3,730.95
50	1,028.57	1,264.29	1,246.43	1,530.95	1,814.29	2,016.67	3,439.29	3,873.81

**“TopCare” Medical Insurance Plan – Rider**  
**(without No Claim Discount)<sup>1,2</sup> (Currency: USD)**

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)		Benefit Level 4 (with Major Medical Benefit)	
<b>Entry Age: 0 - 64</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
51	1,079.76	1,295.24	1,313.10	1,569.05	1,903.57	2,072.62	3,601.19	4,002.38
52	1,134.52	1,328.57	1,383.33	1,607.14	1,994.05	2,126.19	3,764.29	4,132.14
53	1,191.67	1,365.48	1,457.14	1,647.62	2,086.90	2,178.57	3,928.57	4,260.71
54	1,252.38	1,402.38	1,534.52	1,689.29	2,182.14	2,229.76	4,092.86	4,389.29
55	1,316.67	1,442.86	1,616.67	1,730.95	2,279.76	2,280.95	4,259.52	4,519.05
56	1,385.71	1,479.76	1,710.71	1,780.95	2,411.90	2,364.29	4,500.00	4,685.71
57	1,458.33	1,515.48	1,810.71	1,834.52	2,555.95	2,459.52	4,766.67	4,864.29
58	1,534.52	1,552.38	1,917.86	1,891.67	2,713.10	2,566.67	5,058.33	5,054.76
59	1,614.29	1,589.29	2,030.95	1,951.19	2,883.33	2,682.14	5,376.19	5,258.33
60	1,697.62	1,626.19	2,151.19	2,014.29	3,066.67	2,809.52	5,719.05	5,473.81
61	1,798.81	1,703.57	2,288.10	2,119.05	3,245.24	2,950.00	6,098.81	5,784.52
62	1,908.33	1,791.67	2,433.33	2,241.67	3,432.14	3,100.00	6,507.14	6,135.71
63	2,026.19	1,894.05	2,589.29	2,378.57	3,626.19	3,261.90	6,945.24	6,526.19
64	2,150.00	2,009.52	2,755.95	2,533.33	3,828.57	3,433.33	7,413.10	6,958.33
<b>Below premiums are for Renewal only</b>								
65	2,284.52	2,139.29	2,930.95	2,704.76	4,036.90	3,617.86	7,909.52	7,429.76
66	2,426.19	2,270.24	3,100.00	2,864.29	4,233.33	3,801.19	8,371.43	7,857.14
67	2,577.38	2,409.52	3,272.62	3,030.95	4,433.33	3,992.86	8,840.48	8,297.62
68	2,736.90	2,559.52	3,448.81	3,203.57	4,633.33	4,191.67	9,320.24	8,750.00
69	2,904.76	2,716.67	3,628.57	3,383.33	4,834.52	4,398.81	9,805.95	9,214.29
70	3,080.95	2,884.52	3,814.29	3,571.43	5,036.90	4,611.90	10,298.81	9,691.67
71-127	3,223.81	3,019.05	3,991.67	3,738.10	5,310.71	4,894.05	10,879.76	10,316.67
<b>Entry Age: 65 - 70</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
65	2,741.42	2,567.15	3,517.14	3,245.71	4,844.28	4,341.43	9,491.42	8,915.71
66	2,911.43	2,724.29	3,720.00	3,437.15	5,080.00	4,561.43	10,045.72	9,428.57
67	3,092.86	2,891.42	3,927.14	3,637.14	5,320.00	4,791.43	10,608.58	9,957.14
68	3,284.28	3,071.42	4,138.57	3,844.28	5,560.00	5,030.00	11,184.29	10,500.00
69	3,485.71	3,260.00	4,354.28	4,060.00	5,801.42	5,278.57	11,767.14	11,057.15
70	3,697.14	3,461.42	4,577.15	4,285.72	6,044.28	5,534.28	12,358.57	11,630.00
<b>Below premiums are for Renewal only</b>								
71-127	3,868.57	3,622.86	4,790.00	4,485.72	6,372.85	5,872.86	13,055.71	12,380.00
<b>Entry Age: 71- 75</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
71-75	4,513.33	4,226.67	5,588.34	5,233.34	7,434.99	6,851.67	15,231.66	14,443.34
<b>Below premiums are for Renewal only</b>								
76-127	4,513.33	4,226.67	5,588.34	5,233.34	7,434.99	6,851.67	15,231.66	14,443.34
<b>Entry Age: 76 or above</b>	<b>Annual Standard Premium</b>							
<b>Attained Age</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>	<b>Male</b>	<b>Female</b>
76-127	5,158.10	4,830.48	6,386.67	5,980.96	8,497.14	7,830.48	17,407.62	16,506.67

Remarks:

- Premiums stated above are based on the first-year premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product’s backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
- The annual premium table is for reference only. It does not include levy on insurance premiums collected by the Insurance Authority. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly, semi-annual payment mode or premiums details in US dollars.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

Effective Date: 23 November 2023