

**Voluntary Health Insurance Scheme  
for Civil Servants and Non-Civil Servants employed by  
the Government**

Contact Taiping Life (HK) Innovation Business Apartment through  
hotline (852) 800 961 589 and then successfully apply in person will  
enjoy 50% first year premium discount by annual premium mode



**Taiping Life VHIS Flexi Plan**

In addition to Taiping Life VHIS Standard Plan, China Taiping Life Insurance (Hong Kong) Company Limited (the “Company”) brings you **Taiping Life VHIS Flexi Plan** (the “Plan”), a certified plan under the Voluntary Health Insurance Scheme (“VHIS”) by the Food and Health Bureau of the Government of the Hong Kong Special Administrative Region with enhanced protection.

While Taiping Life VHIS Standard Plan provides basic medical insurance protection with standardized terms and benefits with prescribed benefit coverage and amounts, the Plan provides you not just the protection equivalent to Taiping Life VHIS Standard Plan, but some top-up protection with higher benefit limit and broader benefit coverage. While all-round medical coverage is offered under the Plan, you, as a taxpayer and policy holder of the Plan may also apply for tax deduction for the premiums paid in the meantime.



Customers can choose to purchase the Plan as a standard plan. This product brochure is for reference only. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of the Plan. The precise terms and conditions of the Plan are specified in the policy documents. Please refer to the policy document for the exact and complete terms and conditions of the cover. This product brochure should be read along with the benefit illustrations (if any) and other relevant marketing materials (if any), which include additional information and important considerations about the Plan. The Company would like to remind you to review the relevant product materials (if any) provided to you and seek independent professional advice if necessary.

Tax Deduction

If you are a taxpayer in Hong Kong and apply the Plan, you may be eligible for tax deduction under salaries tax or personal assessment for the qualifying premiums you paid under the VHIS. Tax-deductible amount is up to HKD8,000 per insured person per tax assessment year, and there is no limit on the number of eligible VHIS policies the policy holder can use for claiming tax deduction each year. In other words, you may apply for yourself and your specified relatives<sup>1</sup> to enjoy a greater amount of tax deduction in the same taxable year, as long as all the policies are held by you (the same taxpayer as policy holder). You may refer to “Tax Implications” section in this brochure for details, visit the website of Inland Revenue Department (“IRD”) (<http://www.ird.gov.hk>) for more information on the tax deduction, and seek professional advice on tax and accounting matters.

Flexibility to Tailor your Coverage

We understand protection needs vary from person to person. The Plan is designed to provide you the flexibility to choose the coverage that best meets your needs and budget. There are 5 different plan levels for you to choose from, in which 3 of them include major medical benefits.

Major medical benefits provide you flexibility to enhance your protection. If the medical expenses of designated benefit items incurred exceed the itemized benefit limits of your policy, major medical benefits will be payable to provide additional reimbursements for the part in excess, subject to per day limit, number of visit and per visit limit of each benefit. For details, please refer to “Benefit Summary” section.

Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
Ward + major medical benefits	Semi-private room	Semi-private room + major medical benefits	Standard private room	Standard private room + major medical benefits

Ward class adjustment<sup>2</sup> is applicable to major medical benefits. When the insured person is confined in a ward class of hospital accommodation which is at a higher level than his/her entitled ward class corresponding to the plan level chosen, the coinsurance (and the corresponding reimbursement percentage) to be applied in the calculation of the benefit payable under the major medical benefits shall be replaced by the higher coinsurance specified in the table below:

Entitled ward class	Actual ward class during confinement	Higher coinsurance (i.e. Lower reimbursement percentage)
Ward	Semi-private room	60% (40%)
Ward	Standard private room	80% (20%)
Ward	Any ward class above standard private room	90% (10%)
Semi-private room	Standard private room	60% (40%)
Semi-private room	Any ward class above standard private room	80% (20%)
Standard private room	Any ward class above standard private room	60% (40%)



Comprehensive Worldwide Coverage<sup>3</sup>

The Plan offers you worldwide coverage<sup>3</sup> to alleviate your financial burden arising from medical expenses with an annual benefit limit (subject to the plan level you chose), which is automatically replenishes every year and there is no limit on how much you can claim for life.

All-round Medical Protection<sup>4</sup>

All-round medical protection is offered under the Plan to support you throughout different stages of health journey, from diagnosis through to treatment and recovery.

Diagnose and Identify Medical Conditions

- **Prescribed Diagnostic Imaging Tests**  
The Plan will cover the eligible expenses charged on prescribed diagnostic imaging tests, subject to a designated limit per policy year. Diagnostic imaging tests include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.

Relieve your Financial Burden on Treatment

- **Hospitalization and Surgical Fees**  
In the event that you require confinement or hospital treatment, the Plan will cover the relevant medical expenses including cost of accommodation and meals in room/ isolation room, specialist’s fee, surgeon’s fee, anesthetist’s fee, eligible expenses charged on attending doctor’s visit, intensive care services, and all other operating theatre charges.
- **Prescribed Non-Surgical Cancer Treatments**  
If the insured person is unfortunately diagnosed with cancer and prescribed non-surgical cancer treatment is required, the Plan will cover the eligible expenses charged on radiotherapy, chemotherapy, targeted therapy, immunotherapy and/ or hormonal therapy to reduce any financial burden.
- **Pregnancy Complications<sup>5</sup>**  
After 12 months from the policy effective date, if the insured person receives medical services during confinement and/or after discharge from hospital (as the case may be) due to covered pregnancy complications, the Company will cover the eligible expenses and/or other expenses incurred in the treatment(s).

- **Psychiatric Treatments<sup>3</sup>**

If the insured person has received psychiatric treatments<sup>3</sup> during confinement in Hong Kong as recommended by a specialist, the eligible expenses charged on the treatment shall be payable.

- **Emergency Outpatient Treatment (Accident Only)**

In case the insured person is injured as a result of an accident and requires emergency outpatient treatment in the outpatient department of a hospital within 24 hours of the accident, the Plan will cover the eligible medical expenses charged on the treatments. In addition, the expenses charged on the treatment of natural teeth including consultation, staunch bleeding, x-ray, tooth extraction or root canal work for an injury arising solely from the accident are also covered, provided that such treatment is performed within 31 days of the accident in a registered dental clinic.

Support for your Recovery

- **Post-Confinement/ Day Case Procedure Outpatient Care and Traditional Chinese Medicine**  
The expenses charged on follow-up outpatients visit to, or recommended in writing by, the attending registered medical practitioner and follow-up outpatient treatment by a registered Chinese medicine practitioner after the insured person’s discharge from hospital or the completion date of day case procedure will be covered, provided that such outpatient visit/ treatment is directly related to and as a result of the condition arising from the same cause (including any and all complications therefrom) necessitating such confinement or day case procedure.
- **Post-surgery Home Nursing Benefit and Rehabilitative Care<sup>3</sup>**  
To support the journey of recovering patients, the Plan will provide post-surgery home nursing benefit to the insured person after his/her discharge from hospital from a surgical procedure or completion of day case procedure, provided that such nursing services are directly related to and as a result of the conditions arising from the same cause (including any and all complications therefrom) necessitating such confinement or day case procedure.

What’s more, the eligible expenses charged on rehabilitative care<sup>3</sup> shall be payable, subject to the conditions required by the Company. For details on the conditions, please refer to additional benefits endorsement of the policy.

Unknown Pre-existing Conditions<sup>6</sup>

If there is any pre-existing conditions<sup>6</sup> that you or the insured person were not aware of and would not reasonably have been aware of at the time of policy application, eligible medical expenses arising from these pre-existing conditions<sup>6</sup> will still be covered starting from the second policy year, according to the table below:

Policy year	Reimbursement percentage
1 <sup>st</sup> policy year	No coverage
2 <sup>nd</sup> policy year	25% reimbursement
3 <sup>rd</sup> policy year	50% reimbursement
4 <sup>th</sup> policy year and onwards	100% reimbursement

Guaranteed Lifetime Renewal<sup>7</sup>

You can renew your protection at each policy anniversary until the age<sup>8</sup> of 100 of the insured person. Premium rates are not guaranteed and adjustable. Upon each renewal of the policy, the renewal premium will be based on the prevailing premium rates applicable to the insured person’s gender and attained age on the date of renewal, but the premium rate will remain unchanged for the renewal period regardless of the insured person’s health condition. For details, please refer to the “Premium Adjustment Risk” under “Key Product Risks” section.

Reward for Staying Healthy

On each renewal date, if your policy has been in force and effective for 3 consecutive policy years and no benefit has been paid under the policy for 3 consecutive policy years immediately preceding the relevant renewal date, a no claim discount<sup>9</sup> of up to 15% will be deducted from the premium payable for the policy year immediately after the relevant period.

Compassionate Death Benefit<sup>4</sup>

In the event of unfortunate death of the insured person, a compassionate death benefit<sup>4</sup> will be paid to your beneficiary to express our condolences.

Prior Estimation on Claimable Amount

Unexpected medical bills can add to anxiety and sufferings. To minimize the impact on your budget, before the insured person receives a medical service, you can send us the fee estimates to be incurred as furnished by the hospital and/or attending registered medical practitioner, and we will provide an estimation on how much you can claim under the policy for your reference. This facilitates your financial planning and estimation on how much you need to reserve for out-of-pocket.

Medical Accident and Incident Extension Benefit<sup>4</sup>

If the insured person suffers from total and permanent disablement or dies directly as a consequence of any erroneous or negligent action, omission or failure to observe reasonable and customary standards of medical practice by a registered medical practitioner of a hospital during the course of any medical procedure or treatment performed in the hospital, medical accident and incident extension benefit<sup>4</sup> will be payable.

- Remarks:
1. Specified relatives include your spouse or children, or the parent, grandparent or siblings of you or your spouse, as defined from time to time under Inland Revenue Ordinance (Chapter 112).
  2. Ward class adjustment is not applicable to any involuntary upgrade of ward class, arising from:
    - (i) unavailability of hospital accommodation at the ward class where the insured person is entitled under the certified plan due to ward or room shortage for emergency treatment; or
    - (ii) isolation reasons that require a specific class of hospital accommodation; or
    - (iii) other reasons not involving personal preference of the policy holders and/or the insured persons.
  3. The Plan provides worldwide coverage, except for psychiatric treatments and rehabilitative care which are covered in Hong Kong only.
  4. Benefit limits vary among different plan levels selected upon policy application. Please refer to “Benefit Summary” section for details.
  5. The eligible expenses and/or other expenses incurred for day case procedure as a result of covered pregnancy complications shall not be payable.
  6. Pre-existing condition(s) means, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy issuance date or the policy effective date, whichever is the earlier. Any congenital conditions which have manifested or been diagnosed since the age of 8 will also be covered.
  7. Prevailing terms and conditions as determined by the Company apply. The Company reserves the right to revise the benefit schedule and terms and conditions at the time of renewal. For details, please refer to policy provisions.
  8. Age means age last birthday.
  9. The exact discount percentage is subject to the plan level selected upon policy application, i.e. 10% for Plan 1 and 15% for Plan 2-5.

Product Information

Type of the Certified Plan	Flexi plan
Name of the Certified Plan	Taiping Life VHIS Flexi Plan
Product Type	Medical Protection
Plan Type	Basic Plan / Rider
Plan Level and Certification Number	
Plan 1: Ward with major medical benefits	F00052-01-000-01
Plan 2: Semi-private room	F00052-02-000-01
Plan 3: Semi-private room with major medical benefits	F00052-02-001-01
Plan 4: Standard private room	F00052-03-000-01
Plan 5: Standard private room with major medical benefits	F00052-03-001-01
Eligibility	The insured person must be Hong Kong residents
Issue Age (Age Last Birthday)	15 days – age 80
Premium Term	Guaranteed yearly renewable, up to age 100 of the insured person
Benefit Term	Guaranteed yearly renewable, up to age 100 of the insured person
Policy Currency	HKD
Premium Mode	Annually/ Semi-annually/ Quarterly/ Monthly
Waiting Period	No (except coverage for pre-existing conditions and pregnancy complications)

Benefit Summary

Benefit limit (HKD)					
Benefit items <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Ward + Major medical benefits	Semi-private room	Semi-private room + Major medical benefits	Standard private room	Standard private room + Major medical benefits
Coverage area	Worldwide (except for psychiatric treatments and rehabilitative care which are covered in Hong Kong only)				
I. Basic benefits					
(a) Room and board (per day) - Maximum 180 days per policy year	\$800	\$2,700	\$2,700	\$5,000	\$5,000
(b) Miscellaneous charges (per policy year)	\$14,000	\$24,400	\$24,400	\$32,500	\$32,500
(c) Attending doctor's visit fee (per day) - Maximum 180 days per policy year	\$800	\$2,500	\$2,500	\$4,600	\$4,600
(d) Specialist's fee <sup>(2)</sup> (per policy year)	\$4,300	\$9,500	\$9,500	\$18,800	\$18,800
(e) Intensive care (per day)	\$3,500 (Maximum 40 days per policy year)	\$6,000 (Maximum 90 days per policy year)	\$6,000 (Maximum 90 days per policy year)	\$9,400 (Maximum 90 days per policy year)	\$9,400 (Maximum 90 days per policy year)
(f) Surgeon's fee (per surgery), subject to surgical category for the surgery/ procedure as listed in the schedule of surgical procedures:					
- Complex	\$55,000	\$80,000	\$80,000	\$111,600	\$111,600
- Major	\$27,500	\$40,000	\$40,000	\$55,800	\$55,800
- Intermediate	\$13,800	\$20,000	\$20,000	\$27,900	\$27,900
- Minor	\$5,500	\$8,000	\$8,000	\$11,200	\$11,200
(g) Anaesthetist's fee	35% of Surgeon's fee payable <sup>(5)</sup>				
(h) Operating theatre charges	35% of Surgeon's fee payable <sup>(5)</sup>				
(i) Prescribed diagnostic imaging tests <sup>(2)(3)</sup> (per policy year) - Subject to 30% coinsurance	\$20,000	\$35,000	\$35,000	\$47,000	\$47,000
(j) Prescribed non-surgical cancer treatments <sup>(4)</sup> (per policy year)	\$80,000	\$120,000	\$120,000	\$180,000	\$180,000

Benefit limit (HKD)					
Benefit items <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Ward + Major medical benefits	Semi-private room	Semi-private room + Major medical benefits	Standard private room	Standard private room + Major medical benefits
I. Basic benefits					
(k) Pre- and post-confinement/ day case procedure outpatient care <sup>(2)</sup> (per visit) - 1 prior outpatient visit or emergency consultation per confinement / day case procedure - 3 follow-up outpatient visits per confinement/ day case procedure (within 90 days after discharge from hospital or completion of day case procedure)	\$580 (up to \$3,000 per policy year)	\$1,280 (up to \$7,000 per policy year)	\$1,280 (up to \$7,000 per policy year)	\$1,370 (up to \$7,400 per policy year)	\$1,370 (up to \$7,400 per policy year)
(l) Psychiatric treatments (per policy year)	\$30,000	\$55,000	\$55,000	\$57,000	\$57,000
II. Additional benefits					
(a) Isolation room <sup>(2)</sup> (per day) - Maximum 180 days per policy year	\$950	\$2,000	\$2,000	\$3,500	\$3,500
(b) Hospital companion bed (per day)	\$400 (Maximum 90 days per policy year)	\$800 (Maximum 180 days per policy year)	\$800 (Maximum 180 days per policy year)	\$950 (Maximum 180 days per policy year)	\$950 (Maximum 180 days per policy year)
(c) Pregnancy complications	Payable for covered pregnancy complications (subject to the benefit limits of respective benefit items of I. basic benefits (a) – (i) and (k), and II. additional benefits (a), (b), (e) and (f))				
(d) Emergency outpatient treatment benefit (Accident only) (per policy year)	\$3,000	\$11,000	\$11,000	\$16,000	\$16,000
(e) Post-confinement/ day case procedure traditional Chinese medicine (per visit) - Maximum 3 visits per policy year (1 visit per day) - Within 90 days after discharge from hospital or completion of day case procedure	\$400	\$600	\$600	\$800	\$800

Benefit limit (HKD)					
Benefit items <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Ward + Major medical benefits	Semi-private room	Semi-private room + Major medical benefits	Standard private room	Standard private room + Major medical benefits
II. Additional benefits					
(f) Post-surgery home nursing benefit <sup>(2)</sup> (per visit) - 1 visit per day - Within 90 days after discharge from hospital for a surgical procedure or completion of day case procedure	\$500 (Maximum 15 visits per policy year)	\$1,000 (Maximum 60 visits per policy year)	\$1,000 (Maximum 60 visits per policy year)	\$2,000 (Maximum 60 visits per policy year)	\$2,000 (Maximum 60 visits per policy year)
(g) Rehabilitative care - Within 90 days after discharge from hospital	\$1,000 per day; \$10,000 per policy year	\$2,000 per day; \$20,000 per policy year	\$2,000 per day; \$20,000 per policy year	\$4,000 per day; \$40,000 per policy year	\$4,000 per day; \$40,000 per policy year
(h) Kidney dialysis (per policy year)	\$25,000	\$120,000	\$120,000	\$180,000	\$180,000
(i) Major medical benefits		Not applicable		Not applicable	
• Entitled ward class	Ward		Semi-private room		Standard private room
• Maximum reimbursement per policy year	\$100,000		\$320,000		\$500,000
• Coinsurance <sup>(6)</sup>	20% (i.e. reimbursement percentage of 80%)		20% (i.e. reimbursement percentage of 80%)		20% (i.e. reimbursement percentage of 80%)
i) Room and board (per day) - Payable after exceeding the 180 days per policy year as stated under item (a) of I. basic benefits	\$800		\$2,700		\$5,000
ii) Miscellaneous charges	Payable after exceeding \$14,000 per policy year as stated under item (b) of I. basic benefits		Payable after exceeding \$24,400 per policy year as stated under item (b) of I. basic benefits		Payable after exceeding \$32,500 per policy year as stated under item (b) of I. basic benefits
iii) Attending doctor's visit fee (per day) - Payable after exceeding the 180 days per policy year as stated under item (c) of I. basic benefits	\$800		\$2,500		\$4,600
iv) Specialist's fee <sup>(2)</sup>	Payable after exceeding \$4,300 per policy year as stated under item (d) of I. basic benefits		Payable after exceeding \$9,500 per policy year as stated under item (d) of I. basic benefits		Payable after exceeding \$18,800 per policy year as stated under item (d) of I. basic benefits

Benefit limit (HKD)					
Benefit items <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Ward + Major medical benefits	Semi-private room	Semi-private room + Major medical benefits	Standard private room	Standard private room + Major medical benefits
II. Additional benefits					
v) Intensive care (per day)	\$3,500 (Payable after exceeding the 40 days per policy year as stated under item (e) of I. basic benefits)	Not applicable	\$6,000 (Payable after exceeding the 90 days per policy year as stated under item (e) of I. basic benefits)	Not applicable	\$9,400 (Payable after exceeding the 90 days per policy year as stated under item (e) of I. basic benefits)
vi) Surgeon's fee	Payable after exceeding the benefit limit as stated under item (f) of I. basic benefits		Payable after exceeding the benefit limit as stated under item (f) of I. basic benefits		Payable after exceeding the benefit limit as stated under item (f) of I. basic benefits
vii) Anaesthetist's fee	Payable after exceeding the benefit limit as stated under item (g) of I. basic benefits		Payable after exceeding the benefit limit as stated under item (g) of I. basic benefits		Payable after exceeding the benefit limit as stated under item (g) of I. basic benefits
viii) Operating theatre charges	Payable after exceeding the benefit limit as stated under item (h) of I. basic benefits		Payable after exceeding the benefit limit as stated under item (h) of I. basic benefits		Payable after exceeding the benefit limit as stated under item (h) of I. basic benefits
ix) Pre- and post-confinement/ day case procedure outpatient care <sup>(2)</sup> - 1 prior outpatient visit or emergency consultation per confinement / day case procedure, payable after exceeding the maximum number of prior outpatient visit or emergency consultation as stated under item (k) of I. basic benefits - 3 follow-up outpatient visits within 90 days after discharge from hospital or completion of day case procedure, payable after exceeding the maximum number of follow-up outpatient visits as stated under item (k) of I. basic benefits	\$580 per visit; up to \$3,000 per policy year		\$1,280 per visit; up to \$7,000 per policy year		\$1,370 per visit; up to \$7,400 per policy year

Benefit limit (HKD)					
Benefit items <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Ward + Major medical benefits	Semi-private room	Semi-private room + Major medical benefits	Standard private room	Standard private room + Major medical benefits
II. Additional benefits					
x) Hospital companion bed (per day)	\$400 (Payable after exceeding the 90 days per policy year as stated under item (b) of II. additional benefits)	Not applicable	\$800 (Payable after exceeding the 180 days per policy year as stated under item (b) of II. additional benefits)	Not applicable	\$950 (Payable after exceeding the 180 days per policy year as stated under item (b) of II. additional benefits)
xi) Pregnancy complications	Payable after exceeding the benefit limits of respective benefit items (a) – (h) and (k) of I. basic benefits and (b) and (f) of II. additional benefits		Payable after exceeding the benefit limits of respective benefit items (a) – (h) and (k) of I. basic benefits and (b) and (f) of II. additional benefits		Payable after exceeding the benefit limits of respective benefit items (a) – (h) and (k) of I. basic benefits and (b) and (f) of II. additional benefits
xii) Emergency outpatient treatment benefit (Accident only)	Payable after exceeding \$3,000 per policy year as stated under item (d) of II. additional benefits		Payable after exceeding \$11,000 per policy year as stated under item (d) of II. additional benefits		Payable after exceeding \$16,000 per policy year as stated under item (d) of II. additional benefits
xiii) Post-surgery home nursing benefit <sup>(2)</sup> (per visit) - 1 visit per day - 15 visits within 90 days after discharge from hospital for a surgical procedure or completion of day case procedure, payable after exceeding the maximum number of visits as stated under item (f) of II. additional benefits	\$500		\$1,000		\$2,000
(j) Severe urban chronic disease additional benefit - Applicable to specific chronic diseases <sup>(7)</sup>	Coinsurance under major medical benefits will be reduced to 0% (i.e. reimbursement percentage of 100%)		Coinsurance under major medical benefits will be reduced to 0% (i.e. reimbursement percentage of 100%)		Coinsurance under major medical benefits will be reduced to 0% (i.e. reimbursement percentage of 100%)
(k) Compassionate death benefit	\$10,000	\$20,000	\$20,000	\$40,000	\$40,000
(l) Medical accident and incident extension benefit	\$100,000	\$200,000	\$200,000	\$400,000	\$400,000



# Benefit Summary

Benefit limit (HKD)					
Benefit items <sup>(1)</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5
	Ward + Major medical benefits	Semi-private room	Semi-private room + Major medical benefits	Standard private room	Standard private room + Major medical benefits
II. Additional benefits					
(m) Day case procedure cash allowance (per day case procedure, once per policy year)	\$400	\$800	\$800	\$1,600	\$1,600
(n) Hospitalization transportation cash allowance (per confinement, once per policy year)	\$100	\$200	\$200	\$300	\$300
(o) Special cash allowance	6% of claim amount paid by other insurance company				
	(up to \$5,000 per policy year)	(up to \$10,000 per policy year)	(up to \$10,000 per policy year)	(up to \$15,000 per policy year)	(up to \$15,000 per policy year)
(p) Hospital cash for confinement at a lower ward level (per day) - Maximum 15 days per policy year - Only applicable to confinement in a ward class lower than the entitled ward class	Not applicable	\$750	\$750	\$1,000	\$1,000
Other limits					
Annual benefit limit for: I. Basic benefits (a) - (l) II. Additional benefits (a) - (h) and (m) - (p) (per policy year)	\$500,000	\$1,000,000	\$1,000,000	\$1,360,000	\$1,360,000
Lifetime benefit limit for: I. Basic benefits (a) - (l) II. Additional benefits (a) - (h) and (m) - (p)	Nil				

Notes:

(1) Eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above unless otherwise specified.

(2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.

(3) Tests covered here only include computed tomography (“CT” scan), magnetic resonance imaging (“MRI” scan), positron emission tomography (“PET” scan), PET-CT combined and PET-MRI combined.

(4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

(5) The percentage here applies to the surgeon’s fee actually payable or the benefit limit for the surgeon’s fee according to the surgical categorization, whichever is the lower.

(6) Higher coinsurance (i.e. lower reimbursement percentage) shall apply if the insured person is confined in a type of room in a hospital higher than the entitled ward class as stated in the benefit schedule. Please refer to additional benefits endorsement for details.

(7) “Chronic disease” shall mean: (i) heart attack; (ii) medical condition requiring major organ or bone marrow transplant; (iii) stroke; or (iv) diabetic complication requiring surgery.

## Key Product Risks

1.

**Early Surrender Risk**  
If the policy is terminated or surrendered, there will be no refund of premium paid (except during cooling-off period).
2.

**Premium Term and Result of Non-premium Payment**  
You should pay the premiums on time for the whole premium term. Any delay or missing of the payment of premiums due may lead to policy lapse and result in loss of coverage.
3.

**Premium Adjustment Risk**  
Premiums may vary. The Company reserves the right to adjust the Plan’s premium rates from time to time for particular risk classes, but not for any individual customer. We may adjust premium rates due to several factors, such as our claims and persistency experience, medical price inflation, projected future medical costs and any applicable changes in benefit.
4.

**Credit Risk of Issuer**  
The Plan is issued and underwritten by the Company. Your policy is subject to the credit risk of the Company. All premiums paid become part of our assets and you do not have any rights or ownership over any of our assets. In the worst case, you may lose all the premiums paid and insurance coverage.
5.

**Inflation Risk**  
Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.

## Tax Implications

To be eligible to claim the tax deduction available for VHIS premiums paid, you must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the IRD of Hong Kong Special Administration Region of the People’s Republic of China (the “HKSAR”). Any general tax information provided is for your reference only, and you should not make any tax-related decisions based on such information alone. You should always consult a professional tax advisor if you have any doubts. Please note that the tax law, regulations or interpretations are subject to change and may affect related tax benefits including the eligibility criteria for tax deduction. We do not take any responsibility to inform you about any changes in the laws and regulations or interpretations, and how they may affect you. Further information on tax concessions applicable to VHIS may be found at <https://www.vhis.gov.hk>.

NOTE: The policy holder may not enjoy tax deduction if he/ she is not subject to salaries tax or tax return under personal assessment in the HKSAR. The degree of tax deduction available is affected by several factors in relation to the policy holder, for instance, age, income, other applicable tax deductible, etc.

## Cancellation Right

You have the right to cancel the policy and obtain a refund of any premiums and any levy paid less any market value adjustment, if applicable, by giving written notice to us. The request to cancel must be signed by you and received directly by the Company within the cooling off period, i.e. 21 days immediately following the day of the delivery of (i) the policy (with terms and benefits and the policy schedule); or (ii) the cooling-off notice to you or your nominated representative, whichever is earlier. The day of delivery of the (i) or (ii) stated above is not included for the calculation of the 21 day period. However, if the last day of the 21 day period is not a working day, the period shall include the next working day. No refund can be made if a benefit payment has been made, is to be made or impending.

## Grace Period

The Company shall allow a grace period of 31 days after the premium due date for payment of each premium. The policy shall continue to be in effect during the grace period but no benefits will be payable unless the premium is paid. If the premium is still unpaid in full at the expiration of the grace period, the policy will be terminated immediately on the date on which the unpaid premium is first due.

## General Exclusion

The Company shall not pay any benefits in relation to or arising from the following expenses:

1.

Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary.
2.

Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy, unless such procedure or service is recommended by a registered medical practitioner for medically necessary investigation or treatment of a disability which cannot be effectively performed in a setting for providing medical services to a day patient.
3.

Expenses arising from Human Immunodeficiency Virus (“HIV”) and its related disability, which is contracted or occurs before the policy effective date. Irrespective of whether it is known or unknown to the policy holder or the insured person at the time of submission of application, including any updates of and changes to such requisite information (if so requested by the Company under Section 8 of Part 1 of Terms and Conditions of the policy), such disability shall be generally excluded from any coverage of these terms and benefits if it exists before the policy effective date. If evidence of proof as to the time at which such disability is first contracted or occurs is not available, manifestation of such disability within the first 5 years after the policy effective date shall be presumed to be contracted or occur before the policy effective date, while manifestation after such 5 years shall be presumed to be contracted or occur after the policy effective date.
4.

Expenses incurred for medical services as a result of disability arising from or consequential upon the dependence, overdose or influence of drugs, alcohol, narcotics or similar drugs or agents, self-inflicted injuries or attempted suicide, illegal activity, or venereal and sexually transmitted disease or its sequelae (except for HIV and its related disability, where Section 3 applies).
5.

Any charges in respect of services for –

(a)

beautification or cosmetic purposes, unless necessitated by injury caused by an accident and the insured person receives the medical services within 90 days of the accident; or

(b)

correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to eye refractive therapy, LASIK and any related tests, procedures and services.
6.

Expenses incurred for prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, screening or surveillance procedures based on the health history of the insured person and/or his family members, Hair Mineral Analysis (HMA), immunisation or health supplements. For the avoidance of doubt, this Section 6 does not apply to –

(a)

treatments, monitoring, investigation or procedures with the purpose of avoiding complications arising from any other medical services provided;

(b)

removal of pre-malignant conditions; and

(c)

treatment for prevention of recurrence or complication of a previous disability.

7. Expenses incurred for dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident and benefits covered under Section 1(d) and 1(i) of Part C of the additional benefits endorsement of these terms and benefits (if applicable). Follow-up dental treatment or oral surgery after discharge from hospital shall not be covered.
8. Expenses incurred for medical services and counselling services relating to maternity conditions and its complications, including but not limited to diagnostic tests for pregnancy or resulting childbirth, abortion or miscarriage; birth control or reversal of birth control; sterilisation or sex reassignment of either sex; infertility including in-vitro fertilisation or any other artificial method of inducing pregnancy; or sexual dysfunction including but not limited to impotence, erectile dysfunction or pre-mature ejaculation, regardless of cause; unless it is covered under Sections 1(c) and 1(i) of Part C of the additional benefits endorsement of these terms and benefits (if applicable).
9. Expenses incurred for the purchase of durable medical equipment or appliances including but not limited to wheelchairs, beds and furniture, airway pressure machines and masks, portable oxygen and oxygen therapy devices, dialysis machines, exercise equipment, spectacles, hearing aids, special braces, walking aids, over-the-counter drugs, air purifiers or conditioners and heat appliances for home use. For the avoidance of doubt, this exclusion shall not apply to rental of medical equipment or appliances during confinement or on the day of the day case procedure.
10. Expenses incurred for traditional Chinese medicine treatment, including but not limited to herbal treatment, bone-setting, acupuncture, acupressure and tui na, and other forms of alternative treatment including but not limited to hypnotism, qigong, massage therapy, aromatherapy, naturopathy, hydrotherapy, homeotherapy and other similar treatments; unless it is covered under Section 1(e) of Part C of the additional benefits endorsement of these terms and benefits.
11. Expenses incurred for experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, in the locality where the treatment, procedure, test or service is received.
12. Expenses incurred for medical services provided as a result of congenital condition(s) which have manifested or been diagnosed before the insured person attained the age of 8 years.
13. Eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party.
14. Expenses incurred for treatment for Disability arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

## Duty of Disclosure

The policy holder and the insured person of the policy have an obligation to disclose every fact material to our assessment of the risk of issuing the policy and any of its rider benefits, if applicable.

If the policy holder or the insured person fails to make the relevant disclosures in relation to the application of the Plan and such failure has materially affected the underwriting decision of the Company, the Company shall have the right to adjust the premiums of the policy, add additional exclusions or void the policy and demand a refund of the benefits previously paid. In the event that the Company void the policy as a result of fraud, the Company shall have the right not to refund the premium received. For details, please refer to the provisions.

## Medically Necessary

Medically necessary shall mean the need to have medical service for the purpose of investigating or treating the relevant disability in accordance with the generally accepted standards of medical practice and such medical service must:

- (a) require the expertise of, or be referred by, a registered medical practitioner;
- (b) be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- (c) be rendered in accordance with standards of good and prudent medical practice, and not be rendered primarily for the convenience or the comfort of the insured person, his family, caretaker or the attending registered medical practitioner;
- (d) be rendered in the setting that is most appropriate in the circumstances and in accordance with the generally accepted standards of medical practice for the medical services; and
- (e) be furnished at the most appropriate level which, in the prudent professional judgment of the attending registered medical practitioner, can be safely and effectively provided to the insured person.

## Reasonable and Customary

Reasonable and customary shall mean, in relation to a charge for medical service, such level which does not exceed the general range of charges being charged by the relevant service providers in the locality where the charge is incurred for similar treatment, services or supplies to individuals with similar conditions, e.g. of the same sex and similar age, for a similar disability, as reasonably determined by the Company in utmost good faith. The reasonable and customary charges shall not in any event exceed the actual charges incurred.

In determining whether a charge is reasonable and customary, the Company shall make reference to the followings (if applicable):

- (a) treatment or service fee statistics and surveys in the insurance or medical industry;
- (b) internal or industry claim statistics;
- (c) gazette published by the Government; and/or
- (d) other pertinent source of reference in the locality where the treatments, services or supplies are provided.

## Claims Procedure

If you wish to make a claim, you must send us the appropriate form(s) and proofs within 90 days after the insured person is discharged from hospital or (where there is no confinement) the date on which the relevant medical service is performed and completed. You can get the appropriate claim forms by calling our customer service hotline (Hong Kong) (852) 800 961 589 / (Mainland China) 95589, or download the forms from our website <http://tplhk.cntaiping.com/en/service-bgxz/>, or by visiting our customer service centre.

## Termination

The policy will be automatically terminated on the earliest of the following:

- (a) where the policy is terminated due to non-payment of premiums after the grace period; or
- (b) the day immediately following the death of the insured person; or
- (c) the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write the policy.

You may cancel or not to renew the policy by giving the requisite written notice to the Company. For details, terms and benefit, please refer to policy provision. You can obtain the appropriate form(s) by calling our customer service hotline (Hong Kong) (852) 800 961 589 / (Mainland China) 95589 or by visiting our customer service centre.

## Important Notes

- From January 1, 2018, the Insurance Authority starts collecting levy on insurance premiums from policyowners for policies issued in Hong Kong Special Administrative Region of the People's Republic of China (the "HKSAR"). For details of the levy and its collection arrangement, please visit our website (<http://tplhk.cntaiping.com>).
- The Plan is an insurance product without any savings element. All premiums are paid used for the insurance and related costs of the policy. The premiums paid are not the savings deposit or time deposit of the bank. It is not protected deposit under the Deposit Protection Scheme in the HKSAR. The Plan is intended only for sale in the HKSAR.
- The Plan is underwritten by China Taiping Life Insurance (Hong Kong) Company Limited (the "Company").
- The Company is authorized and regulated by Insurance Authority to carry on long-term business in the HKSAR.
- The offer of the Plan is limited and subject to availability. The Company reserves the right to decide at its sole discretion whether to accept or decline any application for the Plan according to the information provided by the applicant and the proposed insured person at the time of application.
- This product brochure is issued by the Company and is intended to be distributed in the HKSAR only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of the Company outside the HKSAR.

## Company Profile

China Taiping Life Insurance (Hong Kong) Company Limited (the "Company") is a life insurance subsidiary of China Taiping Insurance Group Ltd. ("China Taiping"). Founded in Shanghai in 1929, China Taiping is not only a time-honored national insurance brand with the longest history in the country, but also the only Chinese state-owned financial and insurance group whose management headquarters is located in Hong Kong.

Established in 2015, the Company has been dedicated to business developments both in Hong Kong and Macau while having a resolutely global outlook. It has developed rapidly by leaps and bounds despite fierce competition, as evidenced by its rapidly growing business scale and value.



China Taiping  
Official Wechat Account





**中國太平人壽保險(香港)有限公司**  
CHINA TAIPING LIFE INSURANCE (HONG KONG) COMPANY LIMITED

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### **Customer Enquiry**

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**Customer Service Hotline :** (852) 800 961 589 ; (86) 95589      **Website :** <http://tplhk.cntaiping.com>

**Customer Service Centre :** 7/F, China Taiping Tower Phase I, 8 Sunning Road, Causeway Bay, Hong Kong

## Taiping Life VHIS Flexi Plan (Basic Plan)

### Standard Premium Schedule – Valid from January 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	7,033.78	50	6,914.06
1	6,076.71	51	7,389.92
2	5,173.40	52	7,792.45
3	4,404.99	53	8,236.97
4	3,758.28	54	8,707.98
5	3,283.75	55	9,333.38
6	2,981.77	56	9,859.09
7	2,770.98	57	10,410.09
8	2,619.53	58	11,024.23
9	2,410.79	59	11,661.19
10	2,263.44	60	12,505.58
11	2,165.21	61	13,181.83
12	2,109.95	62	13,874.48
13	2,079.26	63	14,615.02
14	2,081.30	64	15,365.50
15	2,105.86	65	16,805.23
16	2,154.98	66	17,568.63
17	2,169.30	67	18,328.27
18	2,200.00	68	19,060.39
19	2,230.70	69	19,838.94
20	2,267.53	70	21,339.61
21	2,278.52	71	22,110.52
22	2,379.28	72	22,893.13
23	2,483.82	73	23,724.25
24	2,586.26	74	24,569.16
25	2,759.65	75	25,961.95
26	2,855.37	76	26,848.34
27	2,947.08	77	27,728.64
28	3,037.09	78	28,545.06
29	3,123.25	79	29,350.30
30	3,311.23	80	30,186.38
31	3,391.60	81*	31,452.67
32	3,470.05	82*	32,220.46
33	3,550.02	83*	32,853.35
34	3,630.29	84*	33,461.59
35	3,816.49	85*	33,785.38
36	3,901.48	86*	34,336.43
37	3,991.03	87*	34,855.38
38	4,092.35	88*	35,339.86
39	4,201.55	89*	35,787.71
40	4,359.72	90*	36,135.34
41	4,490.82	91*	36,509.71
42	4,635.54	92*	36,841.03
43	4,803.71	93*	37,127.73
44	4,988.15	94*	37,368.39
45	5,342.22	95*	37,584.92
46	5,566.32	96*	37,730.11
47	5,811.22	97*	37,826.37
48	6,107.40	98*	37,873.11
49	6,426.71	99*	38,490.90

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	6,425.33	50	8,586.05
1	5,461.18	51	8,992.58
2	4,493.16	52	9,286.72
3	3,699.50	53	9,597.45
4	3,059.40	54	9,919.27
5	2,634.96	55	10,159.47
6	2,238.57	56	10,499.88
7	1,945.38	57	10,851.78
8	1,794.79	58	11,216.34
9	1,721.12	59	11,593.42
10	1,667.91	60	12,064.73
11	1,653.58	61	12,469.61
12	1,674.05	62	12,890.39
13	1,753.86	63	13,338.39
14	1,858.23	64	13,806.30
15	1,983.07	65	14,814.36
16	2,130.42	66	15,332.11
17	2,200.62	67	15,879.50
18	2,350.56	68	16,459.41
19	2,503.67	69	17,033.61
20	2,741.89	70	18,322.66
21	2,870.18	71	19,001.58
22	3,016.89	72	19,695.38
23	3,162.85	73	20,454.08
24	3,304.00	74	21,230.36
25	3,504.89	75	22,560.61
26	3,634.88	76	23,390.17
27	3,760.80	77	24,219.36
28	3,890.91	78	25,043.14
29	4,017.29	79	25,861.73
30	4,362.20	80	26,526.61
31	4,479.88	81*	27,759.24
32	4,596.52	82*	28,557.59
33	4,731.42	83*	29,246.70
34	4,868.32	84*	29,917.17
35	5,155.95	85*	30,264.75
36	5,302.74	86*	30,890.57
37	5,453.89	87*	31,489.67
38	5,622.62	88*	32,059.49
39	5,797.54	89*	32,597.48
40	5,978.46	90*	32,816.42
41	6,169.37	91*	33,291.19
42	6,368.82	92*	33,726.65
43	6,585.32	93*	34,120.69
44	6,811.45	94*	34,471.50
45	7,170.82	95*	34,777.32
46	7,412.98	96*	35,036.63
47	7,665.77	97*	35,248.13
48	7,911.74	98*	35,410.74
49	8,168.60	99*	36,105.93

\* For renewal only. The renewal is subject to the terms and conditions of the policy.

## Taiping Life VHIS Flexi Plan (Basic Plan)

### Standard Premium Schedule – Valid from January 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	10,966.85	50	10,228.81
1	9,452.03	51	11,318.97
2	8,033.22	52	11,938.20
3	6,827.08	53	12,618.86
4	5,812.73	54	13,341.63
5	5,038.43	55	14,279.32
6	4,616.98	56	15,088.46
7	4,290.58	57	15,937.83
8	4,056.10	58	16,874.42
9	3,732.87	59	17,847.42
10	3,504.72	60	19,110.14
11	3,352.62	61	20,146.37
12	3,267.05	62	21,208.93
13	3,219.52	63	22,336.15
14	3,222.68	64	23,479.46
15	3,260.72	65	25,548.92
16	3,336.78	66	26,711.31
17	3,358.95	67	27,868.02
18	3,406.48	68	28,987.42
19	3,454.02	69	30,177.32
20	3,511.08	70	32,331.93
21	3,526.05	71	33,510.46
22	3,599.97	72	34,706.73
23	3,763.70	73	35,968.03
24	3,924.08	74	37,251.07
25	4,103.98	75	39,282.25
26	4,251.27	76	40,629.81
27	4,392.32	77	41,967.64
28	4,530.31	78	43,222.93
29	4,662.26	79	44,460.42
30	4,922.94	80	45,747.17
31	5,045.53	81*	46,936.75
32	5,165.08	82*	48,096.14
33	5,286.37	83*	49,082.56
34	5,408.03	84*	50,030.51
35	5,664.65	85*	50,587.03
36	5,793.45	86*	51,445.80
37	5,929.24	87*	52,254.44
38	6,081.79	88*	53,009.36
39	6,246.32	89*	53,707.08
40	6,482.68	90*	53,941.78
41	6,679.50	91*	54,520.48
42	6,896.21	92*	55,032.51
43	7,146.06	93*	55,475.44
44	7,420.90	94*	55,847.08
45	7,923.92	95*	56,176.56
46	8,258.85	96*	56,400.39
47	8,625.65	97*	56,548.36
48	9,061.63	98*	56,619.69
49	9,533.05	99*	57,101.97

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	10,033.10	50	12,627.76
1	8,501.53	51	13,697.42
2	6,984.27	52	14,152.58
3	5,740.52	53	14,632.36
4	4,737.78	54	15,129.92
5	4,033.68	55	15,537.80
6	3,418.38	56	16,066.71
7	2,964.15	57	16,614.02
8	2,779.07	58	17,181.20
9	2,664.98	59	17,768.24
10	2,582.62	60	18,494.47
11	2,560.42	61	19,125.59
12	2,592.12	62	19,781.68
13	2,715.68	63	20,477.29
14	2,877.30	64	21,203.98
15	3,070.60	65	22,681.46
16	3,298.75	66	23,485.44
17	3,393.82	67	24,335.24
18	3,611.80	68	25,235.49
19	3,853.18	69	26,130.34
20	4,199.02	70	28,026.90
21	4,401.50	71	29,089.17
22	4,595.85	72	30,173.93
23	4,822.69	73	31,345.05
24	5,041.93	74	32,543.81
25	5,252.40	75	34,495.68
26	5,452.03	76	35,776.39
27	5,644.10	77	37,056.54
28	5,839.65	78	38,329.14
29	6,029.35	79	39,593.51
30	6,494.08	80	40,664.68
31	6,675.65	81*	41,898.95
32	6,855.60	82*	43,112.68
33	7,054.13	83*	44,187.81
34	7,254.31	84*	45,233.97
35	7,648.87	85*	45,842.31
36	7,862.48	86*	46,818.90
37	8,082.58	87*	47,753.92
38	8,325.48	88*	48,643.31
39	8,577.79	89*	49,483.15
40	8,837.84	90*	49,597.25
41	9,117.03	91*	50,333.11
42	9,457.42	92*	51,008.19
43	9,754.89	93*	51,619.28
44	10,064.61	94*	52,163.45
45	10,557.65	95*	52,638.07
46	10,911.19	96*	53,040.75
47	11,281.05	97*	53,369.49
48	11,646.35	98*	53,622.56
49	12,028.50	99*	54,262.43

\* For renewal only. The renewal is subject to the terms and conditions of the policy.



## Taiping Life VHIS Flexi Plan (Basic Plan)

### Standard Premium Schedule – Valid from January 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	15,101.35	50	14,085.06
1	13,015.45	51	15,586.22
2	11,061.73	52	16,438.90
3	9,400.90	53	17,376.17
4	8,004.13	54	18,371.42
5	6,937.92	55	19,662.63
6	6,357.58	56	20,776.81
7	5,908.13	57	21,946.39
8	5,585.25	58	23,236.08
9	5,140.15	59	24,575.90
10	4,826.00	60	26,314.66
11	4,616.55	61	27,741.56
12	4,498.73	62	29,204.69
13	4,433.27	63	30,756.88
14	4,437.63	64	32,331.22
15	4,490.00	65	35,180.86
16	4,594.75	66	36,781.47
17	4,625.27	67	38,374.25
18	4,690.73	68	39,915.68
19	4,756.18	69	41,554.17
20	4,834.77	70	44,521.07
21	4,855.37	71	46,143.90
22	4,957.15	72	47,791.17
23	5,182.62	73	49,527.98
24	5,403.46	74	51,294.73
25	5,651.19	75	54,091.66
26	5,854.00	76	55,947.25
27	6,048.23	77	57,789.44
28	6,238.23	78	59,517.98
29	6,419.94	79	61,222.00
30	6,778.89	80	62,993.85
31	6,947.69	81*	64,631.90
32	7,112.32	82*	66,228.37
33	7,279.34	83*	67,586.68
34	7,446.85	84*	68,892.00
35	7,800.21	85*	69,658.34
36	7,977.58	86*	70,840.85
37	8,164.56	87*	71,954.36
38	8,374.63	88*	72,993.88
39	8,601.19	89*	73,954.66
40	8,926.65	90*	74,277.83
41	9,197.68	91*	75,074.70
42	9,496.08	92*	75,779.78
43	9,840.13	93*	76,389.68
44	10,218.58	94*	76,901.42
45	10,911.24	95*	77,355.13
46	11,372.44	96*	77,663.33
47	11,877.52	97*	77,867.08
48	12,477.87	98*	77,965.30
49	13,127.00	99*	78,629.40

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	13,815.58	50	17,388.42
1	11,706.62	51	18,861.36
2	9,617.33	52	19,488.10
3	7,904.68	53	20,148.75
4	6,523.93	54	20,833.90
5	5,554.38	55	21,395.54
6	4,707.12	56	22,123.86
7	4,081.63	57	22,877.51
8	3,826.77	58	23,658.53
9	3,669.68	59	24,466.86
10	3,556.27	60	25,466.90
11	3,525.70	61	26,335.95
12	3,569.35	62	27,239.37
13	3,739.50	63	28,197.22
14	3,962.05	64	29,197.88
15	4,228.22	65	31,232.37
16	4,542.38	66	32,339.46
17	4,673.28	67	33,509.63
18	4,973.45	68	34,749.27
19	5,305.83	69	35,981.47
20	5,782.05	70	38,593.03
21	6,060.88	71	40,055.78
22	6,328.49	72	41,549.51
23	6,640.84	73	43,162.14
24	6,942.74	74	44,812.83
25	7,232.56	75	47,500.54
26	7,507.45	76	49,264.08
27	7,771.92	77	51,026.86
28	8,041.19	78	52,779.22
29	8,302.42	79	54,520.25
30	8,942.35	80	55,995.25
31	9,192.37	81*	57,694.85
32	9,440.16	82*	59,366.15
33	9,713.53	83*	60,846.61
34	9,989.18	84*	62,287.17
35	10,532.50	85*	63,124.85
36	10,826.65	86*	64,469.61
37	11,129.71	87*	65,757.14
38	11,464.19	88*	66,981.83
39	11,811.61	89*	68,138.31
40	12,169.71	90*	68,295.42
41	12,554.16	91*	69,308.70
42	13,022.87	92*	70,238.27
43	13,432.48	93*	71,079.74
44	13,858.97	94*	71,829.06
45	14,537.87	95*	72,482.60
46	15,024.71	96*	73,037.09
47	15,534.00	97*	73,489.76
48	16,037.03	98*	73,838.24
49	16,563.24	99*	74,719.33

\* For renewal only. The renewal is subject to the terms and conditions of the policy.

## Taiping Life VHIS Flexi Plan (Basic Plan)

### Standard Premium Schedule – Valid from January 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	18,892.23	50	17,184.68
1	16,210.22	51	19,048.63
2	13,738.75	52	20,117.54
3	11,639.10	53	21,290.47
4	9,874.73	54	22,537.05
5	8,466.47	55	24,095.54
6	7,671.82	56	25,492.61
7	7,129.45	57	26,960.17
8	6,739.82	58	28,571.92
9	6,202.72	59	30,247.58
10	5,823.62	60	32,320.24
11	5,570.88	61	34,107.00
12	5,428.70	62	35,940.17
13	5,349.72	63	37,879.25
14	5,354.97	64	39,846.92
15	5,418.17	65	43,056.31
16	5,544.57	66	45,056.93
17	5,581.40	67	47,048.05
18	5,660.38	68	48,978.15
19	5,739.37	69	51,025.75
20	5,834.18	70	54,335.44
21	5,859.06	71	56,363.88
22	6,052.38	72	58,421.63
23	6,338.52	73	60,585.05
24	6,618.51	74	62,786.24
25	6,892.98	75	65,969.36
26	7,149.69	76	68,281.97
27	7,395.34	77	70,577.61
28	7,634.95	78	72,741.24
29	7,863.92	79	74,873.85
30	8,254.81	80	77,051.53
31	8,467.18	81*	79,100.32
32	8,674.21	82*	81,096.47
33	8,883.76	83*	82,815.12
34	9,093.92	84*	84,466.66
35	9,477.56	85*	85,604.36
36	9,700.19	86*	87,100.47
37	9,935.02	87*	88,509.20
38	10,197.89	88*	89,824.20
39	10,481.73	89*	91,039.53
40	10,868.65	90*	91,849.30
41	11,208.84	91*	92,857.06
42	11,583.79	92*	93,748.62
43	12,014.87	93*	94,519.62
44	12,489.60	94*	95,166.32
45	13,278.05	95*	95,724.38
46	13,857.19	96*	96,113.35
47	14,492.03	97*	96,370.07
48	15,241.71	98*	96,493.15
49	16,053.35	99*	97,313.53

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	17,340.55	50	21,164.85
1	14,595.43	51	22,989.24
2	11,963.20	52	23,777.19
3	9,805.73	53	24,607.36
4	8,066.80	54	25,469.00
5	6,794.23	55	26,185.78
6	5,733.47	56	27,103.51
7	4,951.75	57	28,053.59
8	4,617.83	58	29,038.41
9	4,428.27	59	30,057.93
10	4,291.40	60	31,262.97
11	4,254.52	61	32,358.97
12	4,307.18	62	33,498.14
13	4,512.52	63	34,703.66
14	4,781.07	64	35,962.56
15	5,102.27	65	38,186.66
16	5,481.37	66	39,577.07
17	5,674.55	67	41,045.27
18	6,090.27	68	42,599.07
19	6,514.33	69	44,150.24
20	7,058.65	70	47,062.90
21	7,416.61	71	48,908.07
22	7,760.11	72	50,790.46
23	8,157.44	73	52,813.14
24	8,541.33	74	54,883.76
25	8,872.63	75	57,984.39
26	9,221.84	76	60,195.71
27	9,557.58	77	62,406.17
28	9,897.40	78	64,604.07
29	10,226.82	79	66,787.78
30	10,899.02	80	68,707.75
31	11,213.85	81*	70,839.08
32	11,525.63	82*	72,934.76
33	11,866.45	83*	74,808.36
34	12,209.89	84*	76,631.54
35	12,814.24	85*	77,898.76
36	13,179.82	86*	79,600.71
37	13,556.55	87*	81,230.36
38	13,970.34	88*	82,780.63
39	14,400.37	89*	84,244.73
40	14,852.53	90*	84,961.76
41	15,323.81	91*	86,245.01
42	15,817.63	92*	87,422.46
43	16,350.77	93*	88,488.55
44	16,909.60	94*	89,438.15
45	17,689.74	95*	90,266.65
46	18,295.19	96*	90,969.95
47	18,929.34	97*	91,544.51
48	19,559.39	98*	91,987.35
49	20,219.10	99*	93,091.78

\* For renewal only. The renewal is subject to the terms and conditions of the policy.

## Taiping Life VHIS Flexi Plan (Basic Plan)

### Standard Premium Schedule – Valid from January 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	30,724.87	50	27,908.69
1	26,363.04	51	29,438.94
2	22,343.65	52	31,090.91
3	18,928.94	53	32,903.63
4	16,059.51	54	34,830.18
5	13,769.20	55	37,238.77
6	12,476.85	56	39,397.88
7	11,594.80	57	41,665.95
8	10,961.13	58	44,156.84
9	10,087.62	59	46,746.50
10	9,471.10	60	49,949.73
11	9,060.05	61	55,509.93
12	8,828.82	62	58,493.45
13	8,700.37	63	61,649.36
14	8,708.90	64	64,851.77
15	8,811.69	65	70,075.13
16	8,863.11	66	73,331.19
17	8,922.00	67	76,571.79
18	9,048.26	68	79,713.06
19	9,174.51	69	83,045.56
20	9,326.07	70	88,432.18
21	9,443.90	71	91,733.50
22	9,836.10	72	95,082.53
23	10,301.15	73	98,603.54
24	10,756.17	74	102,186.04
25	11,385.88	75	107,366.62
26	11,611.43	76	111,130.46
27	12,010.37	77	114,866.67
28	12,399.51	78	118,388.02
29	12,771.36	79	121,858.90
30	13,406.18	80	125,403.12
31	13,751.09	81*	128,737.58
32	14,087.31	82*	131,986.37
33	14,427.63	83*	134,783.50
34	14,768.94	84*	137,471.43
35	15,392.00	85*	139,323.06
36	15,753.55	86*	141,758.02
37	16,134.92	87*	144,050.76
38	16,561.83	88*	146,190.96
39	17,022.81	89*	148,168.92
40	17,651.18	90*	149,543.39
41	18,203.66	91*	151,184.18
42	18,812.61	92*	152,635.75
43	19,512.71	93*	153,891.07
44	20,283.66	94*	154,944.00
45	21,564.15	95*	155,852.57
46	22,504.71	96*	156,485.88
47	23,535.73	97*	156,903.84
48	24,753.23	98*	157,104.21
49	26,071.39	99*	158,500.92

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	28,201.36	50	34,372.69
1	23,736.90	51	35,529.03
2	19,456.03	52	36,746.76
3	15,947.29	53	38,029.75
4	13,119.22	54	39,361.39
5	11,049.62	55	40,469.14
6	9,324.47	56	41,887.48
7	8,053.15	57	43,355.78
8	7,510.09	58	44,877.78
9	7,201.79	59	46,453.41
10	6,979.20	60	48,315.75
11	6,919.22	61	52,664.96
12	7,004.87	62	54,518.97
13	7,338.82	63	56,480.99
14	7,775.57	64	58,529.89
15	8,297.93	65	62,149.66
16	8,762.09	66	64,412.58
17	9,070.91	67	66,802.11
18	9,735.44	68	69,330.96
19	10,413.32	69	71,855.52
20	11,283.42	70	76,595.93
21	11,954.43	71	79,598.99
22	12,611.47	72	82,662.64
23	13,257.20	73	85,954.58
24	13,881.06	74	89,324.58
25	14,655.86	75	94,370.92
26	14,976.69	76	97,969.89
27	15,521.95	77	101,567.47
28	16,073.83	78	105,144.58
29	16,608.82	79	108,698.64
30	17,700.50	80	111,823.42
31	18,211.82	81*	115,292.21
32	18,718.15	82*	118,702.99
33	19,271.66	83*	121,752.30
34	19,829.41	84*	124,719.59
35	20,810.91	85*	126,782.02
36	21,404.64	86*	129,551.96
37	22,016.45	87*	132,204.25
38	22,688.47	88*	134,727.36
39	23,386.86	89*	137,110.21
40	24,121.19	90*	138,329.52
41	24,886.55	91*	140,418.82
42	25,688.55	92*	142,335.88
43	26,554.40	93*	144,071.61
44	27,461.97	94*	145,617.70
45	28,728.96	95*	146,966.61
46	29,712.24	96*	148,111.66
47	30,742.10	97*	149,047.14
48	31,765.34	98*	149,768.14
49	32,836.74	99*	151,624.67

\* For renewal only. The renewal is subject to the terms and conditions of the policy.



Modal factor is applicable if other premium mode is selected. (Please refer to the following table)

Premium mode	Modal factor
Annually	1.0000
Semi-annually	0.5172
Quarterly	0.2630
Monthly	0.0887

The information is for reference only. During the sales process, this document should be read in conjunction with the relevant product brochure. For terms and conditions of the plan, please refer to terms and benefits of the certified plan.

This standard premium schedule does not include levy which is collected by the Insurance Authority.

## Taiping Life VHIS Flexi Plan (Rider)

### Standard Premium Schedule – Valid from July 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	6,671.75	50	6,609.03
1	5,763.94	51	7,059.03
2	4,907.12	52	7,443.54
3	4,178.26	53	7,868.15
4	3,564.84	54	8,318.07
5	3,114.74	55	8,915.46
6	2,828.29	56	9,417.64
7	2,628.35	57	9,943.97
8	2,484.71	58	10,530.61
9	2,286.71	59	11,139.04
10	2,146.94	60	11,945.63
11	2,053.76	61	12,591.60
12	2,001.35	62	13,253.24
13	1,972.24	63	13,960.61
14	1,974.18	64	14,677.49
15	1,997.47	65	16,052.76
16	2,044.06	66	16,781.97
17	2,057.65	67	17,507.60
18	2,086.76	68	18,206.94
19	2,115.88	69	18,950.63
20	2,150.82	70	20,384.10
21	2,178.00	71	21,120.49
22	2,274.31	72	21,868.06
23	2,374.24	73	22,661.97
24	2,472.16	74	23,469.04
25	2,637.90	75	24,799.48
26	2,729.40	76	25,646.18
27	2,817.06	77	26,487.06
28	2,903.10	78	27,266.93
29	2,985.46	79	28,036.10
30	3,165.15	80	28,834.75
31	3,241.97	81*	30,023.00
32	3,316.96	82*	30,755.89
33	3,393.40	83*	31,360.02
34	3,470.13	84*	31,940.61
35	3,648.12	85*	32,249.68
36	3,729.35	86*	32,775.68
37	3,814.96	87*	33,271.05
38	3,911.81	88*	33,733.50
39	4,016.19	89*	34,161.00
40	4,167.38	90*	34,467.55
41	4,292.69	91*	34,824.65
42	4,431.03	92*	35,140.68
43	4,591.78	93*	35,414.14
44	4,768.09	94*	35,643.69
45	5,106.53	95*	35,850.23
46	5,320.75	96*	35,988.72
47	5,554.84	97*	36,080.54
48	5,837.96	98*	36,125.12
49	6,143.18	99*	36,686.64

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	6,094.62	50	8,207.25
1	5,180.09	51	8,589.93
2	4,261.90	52	8,870.90
3	3,509.09	53	9,167.72
4	2,901.93	54	9,475.12
5	2,499.34	55	9,704.57
6	2,123.35	56	10,029.73
7	1,845.25	57	10,365.88
8	1,702.41	58	10,714.12
9	1,632.53	59	11,074.31
10	1,582.06	60	11,524.52
11	1,568.47	61	11,911.27
12	1,587.88	62	12,313.21
13	1,663.59	63	12,741.15
14	1,762.59	64	13,188.10
15	1,881.00	65	14,151.03
16	2,020.76	66	14,645.60
17	2,087.35	67	15,168.48
18	2,229.57	68	15,722.42
19	2,374.81	69	16,270.91
20	2,600.76	70	17,502.24
21	2,743.56	71	18,150.76
22	2,883.79	72	18,813.49
23	3,023.31	73	19,538.22
24	3,158.24	74	20,279.75
25	3,350.26	75	21,550.43
26	3,474.51	76	22,342.85
27	3,594.88	77	23,134.91
28	3,719.25	78	23,921.81
29	3,840.06	79	24,703.75
30	4,169.75	80	25,338.85
31	4,282.24	81*	26,497.45
32	4,393.74	82*	27,259.52
33	4,522.68	83*	27,917.30
34	4,653.54	84*	28,557.30
35	4,928.49	85*	28,889.08
36	5,068.79	86*	29,486.45
37	5,213.28	87*	30,058.32
38	5,374.56	88*	30,602.24
39	5,541.76	89*	31,115.77
40	5,714.71	90*	31,301.82
41	5,897.19	91*	31,754.68
42	6,087.84	92*	32,170.03
43	6,294.79	93*	32,545.89
44	6,510.94	94*	32,880.51
45	6,854.46	95*	33,172.22
46	7,085.94	96*	33,419.55
47	7,327.57	97*	33,621.29
48	7,562.69	98*	33,776.40
49	7,808.22	99*	34,413.47

\* For renewal only. The renewal is subject to the terms and conditions of the policy.

## Taiping Life VHIS Flexi Plan (Rider)

### Standard Premium Schedule – Valid from July 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	10,444.62	50	9,756.71
1	9,001.94	51	10,771.27
2	7,650.68	52	11,360.55
3	6,501.98	53	12,008.27
4	5,535.94	54	12,696.06
5	4,798.51	55	13,588.39
6	4,397.13	56	14,358.37
7	4,086.27	57	15,166.65
8	3,862.95	58	16,057.92
9	3,555.11	59	16,983.84
10	3,337.83	60	18,185.45
11	3,192.97	61	19,171.55
12	3,111.48	62	20,182.69
13	3,066.21	63	21,255.37
14	3,069.22	64	22,343.35
15	3,105.44	65	24,312.68
16	3,177.89	66	25,418.82
17	3,199.00	67	26,519.56
18	3,244.27	68	27,584.81
19	3,289.54	69	28,717.13
20	3,343.89	70	30,767.48
21	3,333.22	71	31,888.98
22	3,431.22	72	33,027.37
23	3,587.28	73	34,227.65
24	3,740.14	74	35,448.60
25	3,914.57	75	37,381.50
26	4,055.06	76	38,663.85
27	4,189.60	77	39,936.95
28	4,321.22	78	41,131.50
29	4,447.08	79	42,309.11
30	4,695.72	80	43,533.60
31	4,812.66	81*	44,665.61
32	4,926.69	82*	45,768.90
33	5,042.38	83*	46,707.60
34	5,158.43	84*	47,609.68
35	5,403.20	85*	48,139.27
36	5,526.06	86*	48,956.48
37	5,655.58	87*	49,726.00
38	5,801.09	88*	50,444.39
39	5,958.03	89*	51,108.35
40	6,183.48	90*	50,896.68
41	6,371.22	91*	51,442.71
42	6,577.92	92*	51,925.84
43	6,816.25	93*	52,343.76
44	7,078.40	94*	52,694.42
45	7,558.20	95*	53,005.31
46	7,877.68	96*	53,216.50
47	8,227.54	97*	53,356.11
48	8,643.40	98*	53,423.42
49	9,093.06	99*	54,293.67

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	9,555.33	50	12,044.94
1	8,096.70	51	13,034.65
2	6,651.68	52	13,467.77
3	5,467.16	53	13,924.34
4	4,512.17	54	14,397.82
5	3,841.60	55	14,785.97
6	3,255.60	56	15,289.29
7	2,823.00	57	15,810.11
8	2,646.73	58	16,349.85
9	2,538.08	59	16,908.48
10	2,459.63	60	17,599.58
11	2,438.49	61	18,200.16
12	2,468.68	62	18,824.50
13	2,586.37	63	19,486.45
14	2,740.29	64	20,177.98
15	2,924.38	65	21,583.97
16	3,141.67	66	22,349.05
17	3,232.21	67	23,157.73
18	3,439.81	68	24,014.42
19	3,669.70	69	24,865.97
20	3,999.06	70	26,670.76
21	4,160.80	71	27,681.63
22	4,380.42	72	28,713.90
23	4,596.63	73	29,828.35
24	4,805.59	74	30,969.11
25	5,009.98	75	32,826.53
26	5,200.40	76	34,045.27
27	5,383.60	77	35,263.48
28	5,570.12	78	36,474.50
29	5,751.08	79	37,677.69
30	6,194.35	80	38,697.03
31	6,367.54	81*	39,871.58
32	6,539.18	82*	41,026.58
33	6,728.55	83*	42,049.69
34	6,919.49	84*	43,045.23
35	7,295.85	85*	43,624.13
36	7,499.60	86*	44,553.47
37	7,709.54	87*	45,443.24
38	7,941.23	88*	46,289.60
39	8,181.89	89*	47,088.81
40	8,429.94	90*	46,797.40
41	8,696.25	91*	47,491.73
42	9,020.92	92*	48,128.69
43	9,304.66	93*	48,705.29
44	9,600.09	94*	49,218.74
45	10,070.37	95*	49,666.56
46	10,407.60	96*	50,046.52
47	10,760.38	97*	50,356.69
48	11,108.83	98*	50,595.48
49	11,473.34	99*	51,593.79

\* For renewal only. The renewal is subject to the terms and conditions of the policy.



## Taiping Life VHIS Flexi Plan (Rider)

### Standard Premium Schedule – Valid from July 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	14,382.24	50	13,434.98
1	12,395.67	51	14,832.05
2	10,534.98	52	15,643.47
3	8,953.24	53	16,535.39
4	7,622.98	54	17,482.48
5	6,607.54	55	18,711.21
6	6,054.84	56	19,771.48
7	5,626.79	57	20,884.47
8	5,319.29	58	22,111.76
9	4,895.38	59	23,386.74
10	4,596.19	60	25,041.37
11	4,396.71	61	26,399.23
12	4,284.51	62	27,791.56
13	4,222.16	63	29,268.65
14	4,226.32	64	30,766.81
15	4,276.19	65	33,478.56
16	4,375.95	66	35,001.73
17	4,405.02	67	36,517.44
18	4,467.37	68	37,984.27
19	4,529.70	69	39,543.48
20	4,604.54	70	42,366.82
21	4,589.84	71	43,911.13
22	4,724.78	72	45,478.69
23	4,939.69	73	47,131.47
24	5,150.17	74	48,812.73
25	5,390.37	75	51,474.32
26	5,583.82	76	53,240.13
27	5,769.08	77	54,993.18
28	5,950.31	78	56,638.08
29	6,123.63	79	58,259.65
30	6,466.02	80	59,945.76
31	6,627.03	81*	61,504.55
32	6,784.06	82*	63,023.77
33	6,943.37	83*	64,316.35
34	7,103.15	84*	65,558.52
35	7,440.20	85*	66,287.77
36	7,609.38	86*	67,413.06
37	7,787.74	87*	68,472.69
38	7,988.11	88*	69,461.92
39	8,204.22	89*	70,376.21
40	8,514.65	90*	70,084.73
41	8,773.17	91*	70,836.61
42	9,057.80	92*	71,501.89
43	9,385.97	93*	72,077.35
44	9,746.95	94*	72,560.21
45	10,407.65	95*	72,988.31
46	10,847.55	96*	73,279.11
47	11,329.32	97*	73,471.35
48	11,901.97	98*	73,564.03
49	12,521.14	99*	74,762.38

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	13,157.70	50	16,585.88
1	11,149.16	51	17,948.71
2	9,159.37	52	18,545.13
3	7,528.27	53	19,173.81
4	6,213.27	54	19,825.81
5	5,289.89	55	20,360.27
6	4,482.97	56	21,053.35
7	3,887.27	57	21,770.53
8	3,644.54	58	22,513.76
9	3,494.94	59	23,282.98
10	3,386.92	60	24,234.63
11	3,357.81	61	25,061.63
12	3,399.38	62	25,921.34
13	3,561.43	63	26,832.84
14	3,773.38	64	27,785.08
15	4,026.87	65	29,721.13
16	4,326.08	66	30,774.65
17	4,450.75	67	31,888.19
18	4,736.62	68	33,067.85
19	5,053.17	69	34,240.44
20	5,506.71	70	36,725.63
21	5,729.42	71	38,117.60
22	6,031.84	72	39,539.05
23	6,329.55	73	41,073.65
24	6,617.30	74	42,644.47
25	6,898.75	75	45,202.13
26	7,160.95	76	46,880.34
27	7,413.22	77	48,557.82
28	7,670.06	78	50,225.39
29	7,919.23	79	51,882.18
30	8,529.63	80	53,285.81
31	8,768.11	81*	54,903.16
32	9,004.46	82*	56,493.60
33	9,265.22	83*	57,902.42
34	9,528.14	84*	59,273.27
35	10,046.38	85*	60,070.42
36	10,326.95	86*	61,350.11
37	10,616.03	87*	62,575.34
38	10,935.08	88*	63,740.77
39	11,266.46	89*	64,841.29
40	11,608.03	90*	64,440.03
41	11,974.74	91*	65,396.11
42	12,421.82	92*	66,273.21
43	12,812.52	93*	67,067.18
44	13,219.32	94*	67,774.19
45	13,866.89	95*	68,390.84
46	14,331.26	96*	68,914.03
47	14,817.05	97*	69,341.15
48	15,296.86	98*	69,669.95
49	15,798.78	99*	71,044.61

\* For renewal only. The renewal is subject to the terms and conditions of the policy.

## Taiping Life VHIS Flexi Plan (Rider)

### Standard Premium Schedule – Valid from July 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	17,992.60	50	16,391.54
1	15,438.30	51	18,126.92
2	13,084.52	52	19,144.11
3	11,084.86	53	20,260.29
4	9,404.51	54	21,446.55
5	8,063.30	55	22,929.63
6	7,306.49	56	24,259.10
7	6,789.95	57	25,655.65
8	6,418.87	58	27,189.40
9	5,907.35	59	28,783.98
10	5,546.30	60	30,756.35
11	5,305.60	61	32,456.66
12	5,170.19	62	34,201.13
13	5,094.97	63	36,046.39
14	5,099.97	64	37,918.84
15	5,160.16	65	40,972.94
16	5,280.54	66	42,876.76
17	5,315.62	67	44,771.53
18	5,390.84	68	46,608.24
19	5,466.06	69	48,556.76
20	5,556.37	70	51,706.31
21	5,538.64	71	53,636.60
22	5,768.67	72	55,594.77
23	6,041.41	73	57,653.52
24	6,308.27	74	59,748.19
25	6,574.85	75	62,777.29
26	6,819.71	76	64,978.00
27	7,054.02	77	67,162.56
28	7,282.57	78	69,221.50
29	7,500.97	79	71,250.92
30	7,873.82	80	73,323.23
31	8,076.38	81*	75,272.89
32	8,273.86	82*	77,172.45
33	8,473.74	83*	78,807.94
34	8,674.20	84*	80,379.56
35	9,040.14	85*	81,462.21
36	9,252.49	86*	82,885.94
37	9,476.48	87*	84,226.50
38	9,727.22	88*	85,477.87
39	9,997.95	89*	86,634.39
40	10,367.02	90*	86,664.26
41	10,691.51	91*	87,615.13
42	11,049.15	92*	88,456.35
43	11,460.34	93*	89,183.84
44	11,913.15	94*	89,794.03
45	12,665.22	95*	90,320.58
46	13,217.63	96*	90,687.60
47	13,823.17	97*	90,929.82
48	14,538.25	98*	91,045.95
49	15,312.43	99*	92,527.62

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	16,514.81	50	20,188.02
1	13,900.41	51	21,876.85
2	11,393.52	52	22,626.68
3	9,338.79	53	23,416.68
4	7,682.67	54	24,236.63
5	6,470.70	55	24,918.73
6	5,460.44	56	25,792.05
7	4,715.95	57	26,696.16
8	4,397.94	58	27,633.32
9	4,217.40	59	28,603.52
10	4,087.05	60	29,750.24
11	4,051.92	61	30,793.21
12	4,102.08	62	31,877.26
13	4,297.63	63	33,024.45
14	4,553.40	64	34,222.44
15	4,859.30	65	36,338.92
16	5,220.35	66	37,662.05
17	5,404.33	67	39,059.21
18	5,800.25	68	40,537.82
19	6,204.13	69	42,013.94
20	6,722.52	70	44,785.66
21	7,011.02	71	46,541.55
22	7,396.36	72	48,332.85
23	7,775.06	73	50,257.66
24	8,140.95	74	52,228.10
25	8,463.12	75	55,178.69
26	8,796.22	76	57,283.02
27	9,116.46	77	59,386.52
28	9,440.60	78	61,478.06
29	9,754.82	79	63,556.11
30	10,395.98	80	65,383.18
31	10,696.29	81*	67,411.39
32	10,993.68	82*	69,405.66
33	11,318.77	83*	71,188.60
34	11,646.35	84*	72,923.56
35	12,222.82	85*	74,129.47
36	12,571.52	86*	75,749.06
37	12,930.86	87*	77,299.85
38	13,325.55	88*	78,775.11
39	13,735.74	89*	80,168.37
40	14,167.03	90*	80,165.53
41	14,616.55	91*	81,376.34
42	15,087.58	92*	82,487.32
43	15,596.12	93*	83,493.23
44	16,129.15	94*	84,389.23
45	16,873.29	95*	85,170.95
46	17,450.80	96*	85,834.55
47	18,055.68	97*	86,376.68
48	18,656.65	98*	86,794.52
49	19,285.91	99*	88,513.49

\* For renewal only. The renewal is subject to the terms and conditions of the policy.

## Taiping Life VHIS Flexi Plan (Rider)

### Standard Premium Schedule – Valid from July 2021

All figures in HKD

Male			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	28,961.97	50	26,358.21
1	24,850.41	51	27,803.44
2	21,061.64	52	29,363.63
3	17,842.85	53	31,075.65
4	15,138.07	54	32,895.17
5	12,979.16	55	35,169.95
6	11,760.97	56	37,209.11
7	10,929.52	57	39,351.17
8	10,332.21	58	41,703.68
9	9,508.82	59	44,149.48
10	8,927.67	60	47,174.75
11	8,540.21	61	53,157.81
12	8,322.25	62	56,014.92
13	8,201.16	63	59,037.10
14	8,209.21	64	62,103.81
15	8,306.10	65	67,105.85
16	8,362.77	66	70,223.93
17	8,418.34	67	73,327.22
18	8,537.47	68	76,335.39
19	8,656.60	69	79,526.68
20	8,799.60	70	84,685.05
21	8,910.77	71	87,846.49
22	9,280.84	72	91,053.61
23	9,719.63	73	94,425.42
24	10,148.97	74	97,856.12
25	10,743.13	75	102,817.19
26	10,966.35	76	106,421.54
27	11,343.13	77	109,999.44
28	11,710.65	78	113,371.58
29	12,061.84	79	116,695.39
30	12,661.40	80	120,089.42
31	12,987.14	81*	123,282.59
32	13,304.68	82*	126,393.73
33	13,626.10	83*	129,072.34
34	13,948.44	84*	131,646.37
35	14,536.89	85*	133,419.54
36	14,878.35	86*	135,751.32
37	15,238.54	87*	137,946.92
38	15,641.73	88*	139,996.42
39	16,077.10	89*	141,890.58
40	16,670.56	90*	141,939.49
41	17,192.35	91*	143,496.85
42	17,767.46	92*	144,874.61
43	18,428.67	93*	146,066.10
44	19,156.79	94*	147,065.49
45	20,366.14	95*	147,927.86
46	21,254.44	96*	148,528.97
47	22,228.19	97*	148,925.68
48	23,378.05	98*	149,115.86
49	24,622.98	99*	151,668.98

Female			
Age last birthday	Annual premium	Age last birthday	Annual premium
0	26,583.25	50	32,463.10
1	22,374.95	51	33,555.19
2	18,339.70	52	34,705.27
3	15,032.28	53	35,916.98
4	12,366.48	54	37,174.65
5	10,415.62	55	38,220.86
6	8,789.46	56	39,560.40
7	7,591.08	57	40,947.13
8	7,079.18	58	42,384.57
9	6,788.57	59	43,872.67
10	6,578.75	60	45,631.54
11	6,522.21	61	50,433.39
12	6,602.95	62	52,208.85
13	6,917.74	63	54,087.73
14	7,329.43	64	56,049.81
15	7,821.82	65	59,516.20
16	8,267.45	66	61,683.24
17	8,558.84	67	63,971.51
18	9,185.85	68	66,393.20
19	9,825.47	69	68,810.80
20	10,646.45	70	73,350.34
21	11,279.58	71	76,226.15
22	11,899.53	72	79,159.98
23	12,508.81	73	82,312.44
24	13,097.45	74	85,539.64
25	13,828.52	75	90,372.15
26	14,144.65	76	93,818.63
27	14,659.62	77	97,263.76
28	15,180.84	78	100,689.31
29	15,686.11	79	104,092.76
30	16,717.14	80	107,085.14
31	17,200.05	81*	110,406.95
32	17,678.25	82*	113,673.20
33	18,201.02	83*	116,593.31
34	18,727.78	84*	119,434.86
35	19,654.75	85*	121,409.90
36	20,215.49	86*	124,062.47
37	20,793.32	87*	126,602.37
38	21,428.00	88*	129,018.58
39	22,087.59	89*	131,300.46
40	22,781.13	90*	131,295.81
41	23,503.97	91*	133,278.88
42	24,261.41	92*	135,098.46
43	25,079.16	93*	136,745.93
44	25,936.30	94*	138,213.41
45	27,132.90	95*	139,493.73
46	28,061.56	96*	140,580.56
47	29,034.21	97*	141,468.47
48	30,000.60	98*	142,152.81
49	31,012.48	99*	145,089.12

\* For renewal only. The renewal is subject to the terms and conditions of the policy.



Modal factor is applicable if other premium mode is selected. (Please refer to the following table)

Premium mode	Modal factor
Annually	1.0000
Semi-annually	0.5172
Quarterly	0.2630
Monthly	0.0887

The information is for reference only. During the sales process, this document should be read in conjunction with the relevant product brochure. For terms and conditions of the plan, please refer to terms and benefits of the certified plan.

This standard premium schedule does not include levy which is collected by the Insurance Authority.