

PRIVILEGE ULTRA PEARL MEDICAL PLAN (PUP)

PRIVILEGED MEDICAL PROTECTION BOLSTERS YOUR HEALTH SHIELD

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AIA Vitality

AIA International Limited
(Incorporated in Bermuda with limited liability)



**HEALTHIER, LONGER,
BETTER LIVES**

HIGHER AND WIDER PROTECTION AGAINST MEDICAL INFLATION

GIVE YOU A BOOST OF ASSURANCE FOR THE NEW CHALLENGES IN HEALTH THREATS AND ACCESS TO APPROPRIATE HIGH-QUALITY TREATMENT

Health threats continue to evolve. Quality healthcare services are becoming much sought-after, especially in the face of increasing prevalence of cancer, and the rising cost of medical expenses and innovative treatments. By having a wide range of medical protection, it gives you access to medical treatment quickly and conveniently.

We understand the challenges you are facing...



Medical inflation

- From 2012 to 2022, the medical service price index and drug price index increased cumulatively by about **39%**¹ and **27%**¹ respectively
- Room charge (semi-private room) of private hospitals costs up to **HKD3,800** per day²



Costly new cancer treatment

- Clinical trial drugs bring new hopes to cancer treatment but are **more costly** and are **not covered** by other individual medical plans³
- A 3-year targeted therapy for breast cancer and lung cancer is around **HKD1.13 million** and **HKD1 million** respectively⁴



Insufficient protection and awareness on health check-up

- Nearly **50%** of people in Hong Kong who had consulted a doctor do not have employee medical benefits⁵
- **70%** of people in Hong Kong aged 15 or above do not have regular health check-up⁶ even though different health risks occur during different life stages

Plan Highlights



Cover of a wider safety net with higher coverage limit

Lifetime limit of up to HKD60 million and annual limit of up to HKD12 million



First-in-market⁹

Extension of cancer support with clinical trial drugs benefit

Up to HKD0.5 million per policy year cover for phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy



Full cover for a wide range of medical expenses

Full cover⁷ for key medical expenses with no itemised benefit sublimit



Elderly cancer support – waiver of deductible for designated cancer

Annual deductible will be waived for medical services arising from designated cancer received by an insured aged 75 or above



Newly added choices of geographical cover and annual deductible amount

2 geographical cover choices of either Asia or Worldwide (excluding United States) and 4 annual deductible amount choices for each policy currency to select from to suit your needs



New lifestage check-up benefit

Receive a designated check-up service once every 3 consecutive policy years to keep your health on track



A wide range of medical protection to help you focus on recovery

Privilege Ultra Pearl Medical Plan provides up to a lifetime limit of HKD60 million or USD7.5 million and an annual limit of HKD12 million or USD1.5 million and it covers key medical expenses with no itemised benefit sublimit. From diagnostic tests to post-treatment care, we fully cover⁷ a wide range of core benefits as follows:

Hospitalisation benefits

Room and board, specialist's fee, surgeon's fee, anaesthetist's fee, intensive care

Diagnostic benefits

Prescribed diagnostic imaging tests, including computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan)

Prescribed non-surgical cancer treatments

Radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy

Pre- and post- confinement / day case procedure outpatient care

Outpatient visits within specified periods prior to and after confinement or day case procedure, including visits within 365 days after major or complex surgery

The above highlights the core benefits offered under this plan. Please refer to the Benefit Schedule on pages 11-14 and the Key Exclusions on pages 16-17 of this brochure for more details.



Options to suit your needs

We offer 2 geographical cover choices and 4 annual deductible amount choices for each policy currency for selection to suit your needs:

Geographical cover choices	
Asia	Worldwide (excluding United States)

Annual deductible amount choices				
HKD	0	16,000	25,000	New 50,000
USD	0	2,000	3,125	6,250

You can also choose to reduce your annual deductible amount once during the term of your policy to our specified amount upon the policy anniversary of your policy at the age of 50, 55, 60, 65, 70, 75 or 81 of the insured, without having to provide us with the current details of the insured's health condition. The premium will increase based on your reduced annual deductible amount, and your out-of-pocket limit for a claim will be reduced accordingly to suit your personal needs and affordability.





Extensive cancer support throughout difficult times

While medical advancement has broadened the range of medical treatments for cancer patients, it can be expensive with the soaring medical costs, which may especially lead to the financial stress among the elderly. This plan offers additional financial aid to help cancer patients fight along their cancer recovery journey.



Lifestage check-up benefit to suit your needs in different life stages

A designated check-up service is offered once every 3 consecutive policy years to help you keep your health on track during different stages of life.



Extended caring protection to safeguard the needs of stroke patients

This plan offers extended caring protection to address the daily needs and self-care capabilities of stroke patients, so that you may receive the proper care even in the comfort of your own home. These include:

- **home facility enhancements prescribed by occupational therapists** – widening of passageways, adapting bathroom facilities and provision of specialised furniture
- **professional medical support** – consultations, treatments and prescriptions from chiropractors, physiotherapists, speech therapists, occupational therapists, neurologist, neurosurgeons and Chinese medicine practitioners according to your personal needs
- **disability subsidy** – if you become unable to take care of yourself for at least 6 consecutive months, and you stay in premises other than a hospital during such period, we will provide you with a disability subsidy of HKD5,000 or USD625 per month for up to 24 months per incident

First-in-market³



Phase 3 clinical trial drugs⁸ benefit to bolster chances of recovery

Clinical trial drugs usually take time for registration, before being used as new drugs. They can be approved for “off label” use with doctor’s application for named patients with documentation proof. They could be effective⁹ yet more costly and unaffordable to many.

To enable the insured to access the latest cancer treatment, the phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy^{10, 11} offers coverage for phase 3 clinical trial drugs⁸ of up to HKD500,000 or USD62,500 per policy year¹².



Elderly cancer support – waiver of deductible for designated cancer

While the policy is in force, if you, as the insured, are aged 75 or above and are unfortunately diagnosed with designated cancer¹⁰ by a specialist, we will waive the remaining balance of annual deductible in relation to such medical services arising from your designated cancer to ease your financial burden¹³.

This plan also includes enhanced support for cancer patients with cover for radiotherapy, chemotherapy, targeted therapy, immunotherapy, hormonal therapy and the related consultations, medications and diagnostic tests.



Other plan highlights

Lifetime guaranteed renewal

You are guaranteed to renew your policy during the lifetime of the insured. Renewal premium will be based on the prevailing premium rates and the insured's attained age at the time of renewal, but it will not be based on any claim you have made, or any changes in the insured's health condition.

Cover on unknown pre-existing conditions

Full cover⁷ starting from the 31st day of the 1st policy year.

Please refer to the Benefit Schedule on pages 11-14 and the Key Exclusions on pages 16-17 of this brochure for more details.

- 1 Source: Census and Statistics Department – Consumer Price Index (published in February 2023), calculated based on the 2012 Consumer Price Index
- 2 Source: Hong Kong Sanatorium & Hospital – accommodation charges (Data collection: January 2024) (www.hksh-hospital.com/en/fees-and-charges/accommodation-charges)
- 3 As of 1 April 2024, compared against individual medical plans provided by major Hong Kong insurance companies
- 4 Assuming that the treatment period is 3 years, the cost of breast cancer and lung cancer treatment includes diagnosis, chemotherapy, radiotherapy and targeted therapy. Source: Union Hospital charges (updated on 15 May 2023), Hong Kong Sanatorium and Hospital price list (updated on 1 August 2023), Hong Kong Breast Cancer And Disease Centre, Hong Kong Cancer Fund and media reports.
- 5 Source: "Thematic Household Survey Report No. 78", Hong Kong Census and Statistics Department, January 2024 (www.censtatd.gov.hk/en/data/stat_report/product/C0000022/att/B11302782024XXXXB0100.pdf)



- 6 Source: Non-Communicable Disease Branch Centre for Health Protection, "Report of Population Health Survey 2020-22 (Part I)" (Data collection: November 2023)
- 7 Claim amount is subject to the annual benefit limit and lifetime benefit limit of the policy, full cover shall mean no itemised benefit sublimit.
- 8 The prescribed phase 3 clinical trial drug must have been tested in the laboratory and has been approved by one of the following regulatory bodies for undergoing phase 3 of a clinical trial for testing and/ or treatment in humans for the treatment of the designated cancer:
- United States Food and Drug Administration(FDA)
 - National Medical Products Administration (NMPA) of China
 - Health Bureau of Macau
 - European Medicines Agency (EMA)
 - Department of Health of Hong Kong
- and at the time of prescription, such phase 3 clinical trial drug must be undergoing phase 3 of a clinical trial that is approved by the relevant institutional review board in the location where the drug is administered, as being an effective treatment for such designated cancer upon preliminary review by such board.
- 9 Source: Healthcare Thinker, 26 December 2021, www.healthcarethinkers.com/2021/12/藥物進步助與癌共存
- 10 Please refer to item 16 of "Product Limitation" on page 19 of this brochure for the definition of designated cancer.
- 11 This benefit will be payable if the insured is diagnosed with a Stage III or IV malignant tumour, or terminal blood cancer which is deemed incurable with existing non-experimental treatment by a specialist, and with a medical certificate issued by a specialist to certify that the phase 3 clinical trial drug is prescribed by and is deemed by the specialist to be an appropriate or recommended active treatment or palliative treatment of the designated cancer of the insured. Any charges or expenses which are already covered by any other third parties (including sponsorship from the pharmaceutical company, manufacturer and / or marketer of the phase 3 clinical trial drug) shall not be covered by this benefit.
- 12 For any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HKD500,000 or USD62,500 per policy year.
- 13 This elderly cancer support – waiver of deductible is not applicable if the policyholder or the insured is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the policy effective date. This waiver of deductible is not applicable to policy with \$0 annual deductible option.





AIA “Health and Wellness 360” Taking care of your needs comprehensively from prevention, protection, treatment to recovery

AIA understands that health has become more and more important to you. We strive to do more for you to look out for your health. As your all-round health guardian, we offer an array of extra health and medical services and are there with you to live Healthier, Longer, Better Lives.

We encourage you to build a healthy lifestyle to prevent getting sick. Even if you feel unwell, AIA offers you diverse value-added medical services from treatment to recovery, partnering with top medical specialists and professional service providers around the globe to support you for faster recovery.



Dedicated concierge support service⁺

It offers a suite of healthcare services that integrate dedicated concierge support for the insured and the medical home visit for the insured’s parents in Mainland China. From diagnosis, treatment to recovery, your medical needs are well taken care of as we bring you meticulous and personalised healthcare support.

For more information, please refer to the relevant leaflet.

Note: The value-added services are subject to change from time to time at our discretion. The services in Mainland China and Hong Kong are provided by different service providers with different scope of services.



View e-copy

For more information, please refer to the Personal Medical Case Management Services with Rehabilitation Management leaflet.



View e-copy



Access a high-quality medical network^{*}

This is a value-added service designed to further enhance your peace of mind in a medical situation. Our medical network has a group of multi-disciplinary medical specialists and provides you with access to a number of advanced day case medical centres, a safe and convenient alternative to hospitals. You can book day case procedure at network clinics and day case procedure centres, the network doctor will apply for the Medical Expense Pre-approval Service on your behalf. You can also enjoy the convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation) and a dedicated hotline for centralised booking.

For more information, please refer to the specialist network leaflet.



View e-copy



Personal medical case management services with rehabilitation management^{*}

If you are unfortunately diagnosed with a serious illness, an expert team is here to help. Through Personal Medical Case Management Services with Rehabilitation Management, our designated service provider will get you the medical support you need with ongoing updates on your condition, and tailor a personalised rehabilitation plan for you.

Your diagnosis and treatment will be assessed by a specialist, so you can count on additional medical expertise to help you overcome your health challenges with confidence.



Hassle-free medical payment at home and overseas

When you are facing a health challenge, the last thing you want is the hassle of paying your medical bills, especially in a foreign country. Through AIA, you can enjoy the total

⁺ This service is provided in Mainland China and Hong Kong by the designated service provider engaged by AIAHK and is not applicable to Macau Region.

^{*} This service is provided in Hong Kong by the designated service provider engaged by AIAHK and is not applicable to Macau Region.



convenience of cashless hospitalisation (also known as Credit Facility Service for Hospitalisation), even while in designated private hospitals in Asia, including Singapore, Malaysia and Thailand, as well as Europe and the United States (subject to geographical cover set out in the benefit schedule and as selected by you for your policy).

Once this service has been approved, we will settle the medical expenses incurred during your hospital stay on your behalf, allowing you to focus on your recovery without the stress of paying hospital bills and making subsequent claims. You are required to settle the shortfall resulting from your hospital stay after your treatment. Once the final claim amount has been settled, any related benefit limits will be reduced accordingly.

For more information and the list of designated hospitals, please refer to the Credit Facility Service for Hospitalisation leaflet.



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Worldwide emergency assistance

A worldwide assistance hotline is open 24/7 for any emergency support you might need, especially when you are abroad. Help is always just one call away.

For more information of the services covered, please refer to the benefit schedule of this brochure.

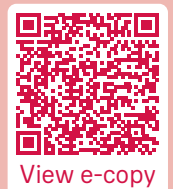
Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

We are excited to introduce **AIA Vitality**, a game changing wellness programme which redefines the traditional concept of insurance, aims to reward customer to live a healthy lifestyle.

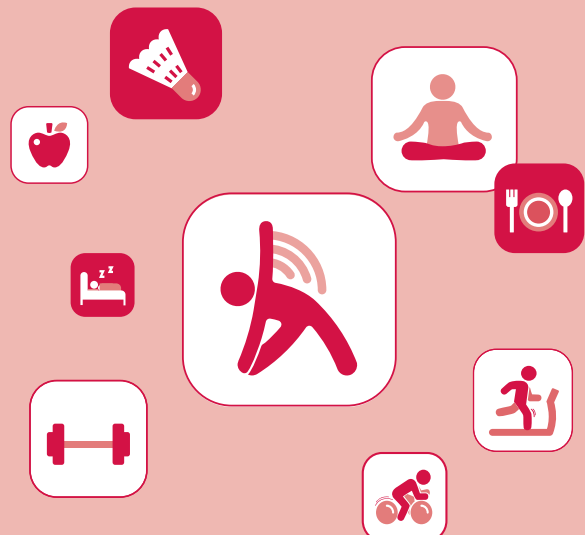
Once you join **AIA Vitality**, you can enjoy an instant 10% premium discount for the first year of your **Privilege Ultra Pearl Medical Plan**. As long as you keep up a healthy lifestyle, you can even enjoy a minimum 10% premium discount each year, while at the same time earning **AIA Vitality** Points and enjoying an array of rewards and offers to help you live a healthier lifestyle.

For more information, please refer to the **AIA Vitality** leaflet.

Note: AIA Vitality is not an insurance product and annual membership fee is required for joining.



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Example

(The following example is hypothetical and for illustrative purposes only. If there are any changes in the values, no separate announcement will be made. It does not constitute any medical advice. You should seek independent professional advice before making any decision on this matter.)

Policyholder and insured:	Jack (age 40, non-smoker)
Occupation:	Business Development Director
Family status:	Married, with a son
Current cover:	Employer's group medical plan



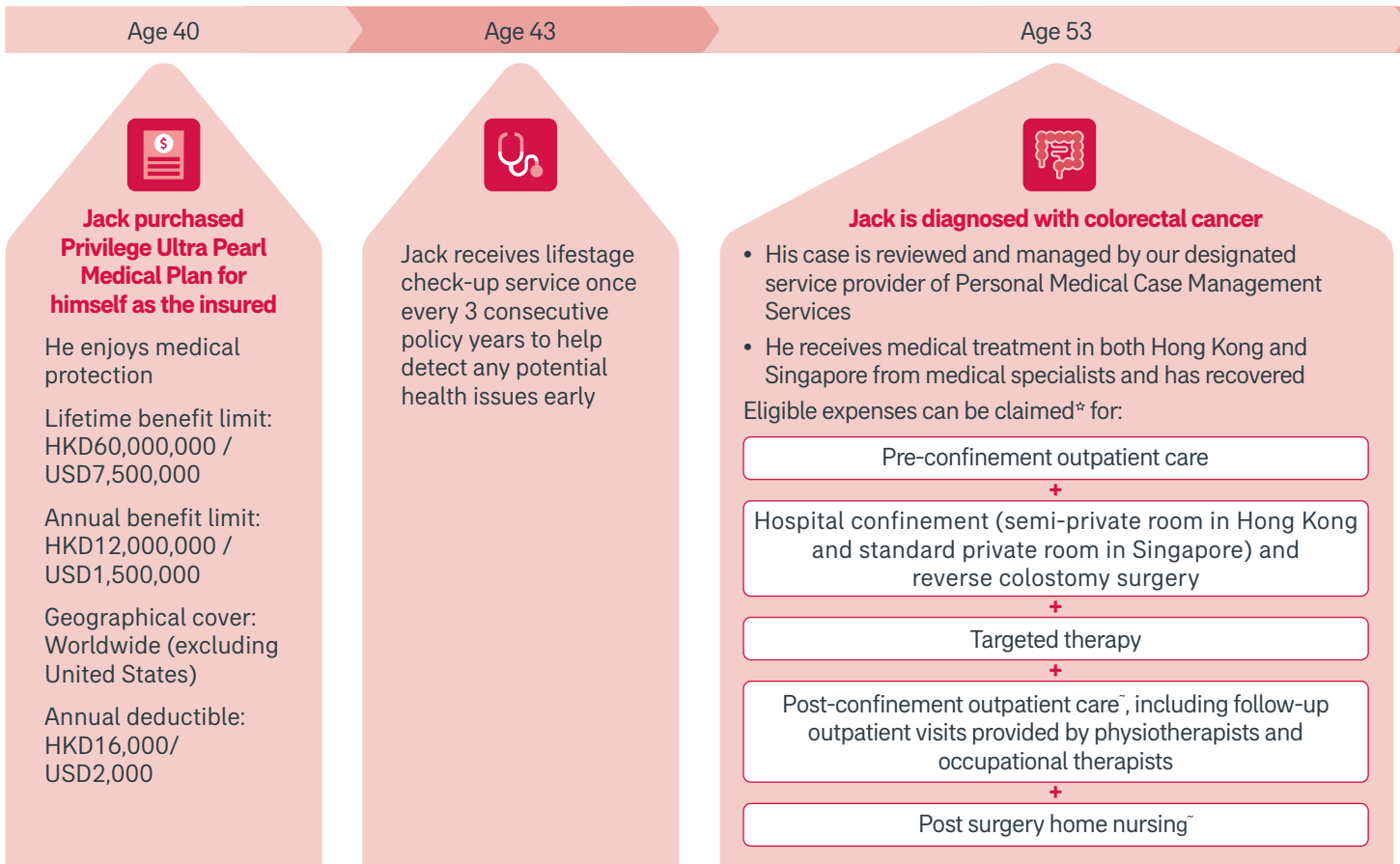
**Guaranteed
lifetime renewal**

As a successful business executive, Jack wants himself and his loved ones to have access to advanced and flexible medical protection. He decides to purchase three **Privilege Ultra Pearl Medical Plan** policies with worldwide (excluding United States) geographical cover and HKD16,000 / USD2,000 annual deductible and the insured of each of the 3 policies is himself, his wife and his son respectively.

Privilege Ultra Pearl Medical Plan offers Jack superb medical protection with a lifetime benefit limit of HKD60,000,000 / USD7,500,000 and an annual benefit limit of HKD12,000,000 / USD1,500,000 that will supplement his employer's group medical plan. This plan provides full reimbursement of major medical expenses with no itemised benefit sublimit, hospital stays in a semi-private or standard private room according to the geographical location of hospitalisation, full cover[^] for prescribed non-surgical cancer treatments, while also offering phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy and lifestage check-up benefit, ensuring sufficient and continuous cover during different stages in the recovery journey.

Scenario: Jack is diagnosed with cancer before his retirement and has cancer recurrence after his retirement. He makes claims for medical expenses incurred during pre-confinement, confinement and post-confinement.

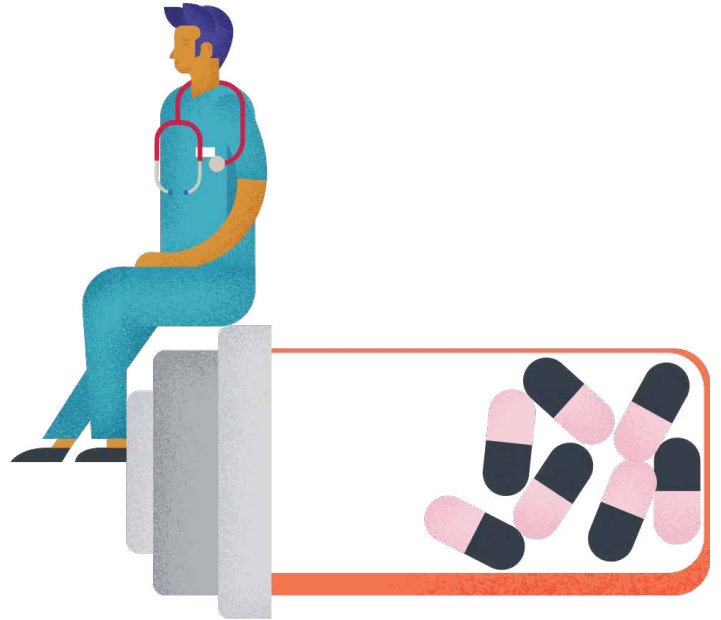
Insured's age



[^] Claim amount is subject to the annual benefit limit and the lifetime benefit limit of the policy, full cover shall mean no itemised benefit sublimit.

^{*} The claim amount is subject to the benefit limits as set out in the benefit schedule, which include both the annual benefit limit and the lifetime benefit limit.

[~] Proof of recommendation is required.



Age 55



Jack retires

His treatment for colorectal cancer has been completed and he has fully recovered

He continues to receive lifestage check-up service once every 3 consecutive policy years

Age 75



Jack suffers from recurrence of colorectal cancer

- Jack's colorectal cancer recurs and develops into Stage IV cancer
- His case is reviewed and managed by our designated service provider of Personal Medical Case Management Services
- He applies for Medical Expense Pre-approval Service to be treated with phase 3 clinical trial drugs[~] to improve his conditions at a semi-private room in a Hong Kong hospital according to doctor's advice
- For medical expenses arising from treatment of Jack's colorectal cancer incurred during the current policy year, the annual deductible is waived for the current policy year under the elderly cancer support – waiver of deductible for designated cancer

Eligible expenses can be claimed* for:

Pre-confinement outpatient care
+
Hospital confinement (semi-private room in Hong Kong)
+
Phase 3 clinical trial drugs [~]
+
Post-confinement outpatient care [~] , including follow-up outpatient visits provided by physiotherapists and occupational therapists

Age 79



Jack fully recovers from colorectal cancer

He continues to receive lifestage check-up service once every 3 consecutive policy years

Plan Summary

Product Name	Privilege Ultra Pearl Medical Plan
Product Nature	Medical protection insurance plan (Reimbursement)
Plan Type	Basic plan / Add-on plan
Insured's Age at Application	15 days to age 80
Guaranteed Renewal	Whole life
Premium Payment Mode	Annually / Semi-annually / Quarterly / Monthly

For more information of this plan, please read the “**Benefit schedule for Privilege Ultra Pearl Medical Plan**”.

Benefit schedule for Privilege Ultra Pearl Medical Plan

Overview	HKD	USD
Lifetime Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (k) and (m)	60,000,000 per life	7,500,000 per life
Annual Benefit Limit Applies to benefit items I (a) to (r) and II (a) to (i), (k) and (m)	12,000,000 per policy year	1,500,000 per policy year
Geographical Cover Choices¹	For non-emergency treatment	
	Asia or Worldwide (excluding United States) (except for psychiatric treatments and lower ward class cash benefit covered in Hong Kong and Macau only)	
	For emergency treatment	
	Worldwide (except for worldwide emergency assistance services covered during the trip)	
Room Type	Within geographical cover	
	Semi-private room (for Hong Kong, Macau (excluding the list of designated hospitals in Macau [#]) and mainland China)	
	Standard private room (for anywhere else within the plan's geographical cover (but excluding Hong Kong, Macau and mainland China) and/or the list of designated hospitals in Macau [#])	
	Outside geographical cover (for emergency treatment only)	
	Standard private room	
Annual Deductible Choices Applies to benefit items I (a) to (r) and II (a) to (e), (h)(i), (h)(ii), (i), (k) and (m)	0 / 16,000 / 25,000 / 50,000 per policy year	0 / 2,000 / 3,125 / 6,250 per policy year
Elderly Cancer Support - Waiver of Deductible for Designated Cancer²	The remaining balance of annual deductible (if any) shall be reduced to \$0 in the relevant policy year for the medical services arising from the designated cancer ³ if the insured: <ul style="list-style-type: none"> • has attained age 75 or above; • suffers from designated cancer³; and • receives any medical services as a result of designated cancer³ 	








[#] The list of designated hospitals in Macau can be retrieved from AIA website (www.aia.com.hk) and may be varied, updated and amended from time to time at the Company's discretion.

“Hong Kong” and “Macau” herein refer to “Hong Kong Special Administrative Region” and “Macau Special Administrative Region” respectively.


Benefit schedule for Privilege Ultra Pearl Medical Plan (continued)

 Proof of recommendation is required.






I. Core Benefits



Benefit items ⁴	Benefit limit	
	HKD	USD
a. Room and board	Fully covered*	
b. Miscellaneous charges Including medical appliances		
c. Attending doctor's visit fee		
 d. Specialist's fee⁵		
e. Intensive care	Fully covered* regardless of the surgical category	
f. Surgeon's fee		
g. Anaesthetist's fee	Fully covered*	
h. Operating theatre charges		
 i. Prescribed diagnostic imaging tests^{5,6}		
j. Prescribed non-surgical cancer treatments⁷	Fully covered* <ul style="list-style-type: none"> • all visits (within 30 days before each confinement or day case procedure) • 1 visit (more than 30 days before each confinement or day case procedure) Fully covered* <ul style="list-style-type: none"> • all visits other than dietitian consultation visits (within 90 days after each hospital discharge / completion of day case procedure) • all visits other than dietitian consultation visits (within 365 days after each hospital discharge / completion of day case procedure for major or complex surgery) 	
 k. Pre- and post- confinement / day case procedure outpatient care⁵ (i) prior outpatient visits or emergency consultations		
(ii) follow-up outpatient visits		
	680 per visit	85 per visit
	4 visits of dietitian consultations (within 90 days after each hospital discharge / completion of day case procedure)	
l. Psychiatric treatments For confinement in Hong Kong and Macau	40,000 per policy year	5,000 per policy year
 m. Private nurse's fee⁵ Nursing service for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
 n. Dialysis benefit⁵	Fully covered*	
 o. Post surgery home nursing benefit⁵ Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)	Fully covered* maximum 196 days per policy year	
 p. Reconstructive surgery benefit⁵ For restoration of appearance of a body part or a breast	160,000 per accident / per mastectomy	20,000 per accident / per mastectomy
q. Medical appliances benefit for reconstructive surgery External, prosthetic devices or reconstructive materials implanted during reconstructive surgery	96,000 each item per policy year	12,000 each item per policy year
r. Emergency outpatient treatment benefit Treatments within 24 hours of the accident	Fully covered*	

Benefit schedule for Privilege Ultra Pearl Medical Plan (continued)

 Proof of recommendation is required.

II. Other Benefits

Benefit items ⁴	Benefit limit	
	HKD	USD
a. Donor's benefit For organ transplantation of heart, kidney, liver, lung or bone marrow performed on the insured as recipient	30% of the sum of surgical expenses for organ transplantation ⁸	
b. Hospital companion bed benefit Expenses for one companion bed during the insured's confinement	Fully covered*	
c. Chinese medicine practitioner outpatient care Follow-up outpatient visit (within 90 days after each discharge from hospital or completion of day case procedure)	600 per visit	75 per visit
	1 visit per day, maximum 15 visits for each confinement / day case procedure	
 d. Rehabilitation benefit⁵ For stay and treatment in rehabilitation centre	80,000 per policy year	10,000 per policy year
	maximum 60 days per policy year	
 e. Hospice care benefit⁵ For admission in hospice with care and nursing service	80,000 per policy year	10,000 per policy year
f. Lower ward class cash benefit For staying in a room that is in a ward lower than the covered room type in private hospital of Hong Kong and Macau	1,200 per day	150 per day
	maximum 60 days per policy year	
g. Day surgery cash benefit Applicable when benefit item I (f) is payable for the same procedure	1,600 per procedure	200 per procedure
	maximum 1 procedure per policy year	
h. Stroke rehabilitation benefit After discharge from hospital		
 (i) Home facility enhancement benefit⁵ Designated home facility enhancements such as widening passageways, adapting bathroom facilities and the provision of specialised furniture, which is prescribed by an occupational therapist	50,000 per incident	6,250 per incident
 (ii) Stroke ancillary benefit 1. Chiropractor / physiotherapist / speech therapist / occupational therapist / neurosurgeon ⁵ • for consultation and / or treatment  2. Neurologist ⁵ • for consultation, treatment and / or medicines prescribed 3. Chinese medicine practitioner • for consultation, treatment and / or medicines prescribed	1,000 per visit	125 per visit
	100,000 per incident	12,500 per incident
	maximum 30 visits per policy year	
(iii) Disability subsidy benefit For disability continued for 6 months	5,000 per month	625 per month
	maximum 24 months per incident	
i. Emergency dental benefit Treatments within 3 months of the accident	Fully covered*	
j. Compassionate death benefit Payable to the beneficiary if the insured passes away	10,000	1,250

Benefit items ⁴	Benefit limit	
	HKD	USD
 k. Phase 3 Clinical Trial Drugs benefit for Stage III and Stage IV Designated Cancers³ and incurable haematological malignancy^{5,9}	500,000 per policy year	62,500 per policy year
	For any reasonable and customary charges incurred outside of Hong Kong, Macau and mainland China which are payable under this benefit item, such reasonable and customary charges incurred shall be reduced to 60% in the calculation of the total benefit amount payable, up to a maximum of HKD 500,000 or USD 62,500 per policy year	
l. Lifestage check-up benefit	Receive 1 check-up in the policy year immediately following every 3rd consecutive renewal of the policy	
 m. Pregnancy complications benefit^{5,10} For confinement in hospital and / or surgical procedure (waiting period: 300 days after the policy commences)	Fully covered*	
n. Worldwide emergency assistance services (i) Emergency medical evacuation (ii) Repatriation of remains (iii) Compassionate visit For staying in hospital more than 5 consecutive days (iv) Return of minor For staying in hospital more than 5 consecutive days (v) 24-hour worldwide telephone enquiry services	5,000,000 per life	625,000 per life
	Included	

* Fully covered or full cover shall mean no itemised benefit sublimit. Claim amount is subject to the benefit limits as set out in the benefit schedule, which include both the annual benefit limit and the lifetime benefit limit.

Notes:

1. For any non-emergency treatments performed outside the geographical cover of the chosen plan, (a) eligible expenses and / or other expenses payable for benefit items I (a) to (k) shall be subject to the benefit limits as stated in Base Plan Benefit Schedule (Please refer to item 9 of "Product Limitation" on page 18 of this brochure for details) and the annual deductible choices (if applicable); (b) no benefit shall be payable for benefit items I (l) to (r) and II (a) to (i), (k) and (m), and shall be subject to the applicable terms and conditions / benefits as stated in policy provision.
2. Upon the recommendation of the attending specialist in writing, receives any medical services as a result of the designated cancer for which benefits are payable under benefit items I (a) to (r) and / or II (a) to (e), (h)(i), (h)(ii), (i) and / or (k). This waiver of deductible is not applicable if the policyholder or the insured is aware of, or shall be reasonably aware of, such designated cancer within the first 90 days from the commencement of the policy. If the insured is diagnosed with sickness other than designated cancer with eligible expenses incurred, such eligible expense is subject to the remaining balance of annual deductible amount (if any). The elderly cancer support – waiver of deductible for designated cancer is not applicable to policy with \$0 annual deductible option.
3. Please refer to item 16 of "Product Limitation" on page 19 of this brochure for the definition of designated cancer.
4. Unless otherwise specified, eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the table above.
5. The Company shall have the right to ask for proof of recommendation except for consultation, treatment and / or medicine prescribed by Chinese medicine practitioner under benefit item II (h)(ii)(3), e.g. written referral or testifying statement on the claim form by the attending doctor, registered medical practitioner, specialist or occupational therapist (if applicable).
6. 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.
7. Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
8. The benefit limit of this donor's benefit shall be equal to 30% of the sum of (a) the eligible expenses incurred for the surgery to remove the organ or bone marrow from the donor; and (b) the eligible expenses incurred for the surgery to transplant the organ or bone marrow into the insured as recipient. For avoidance of doubt, the benefit does not cover the expenses incurred for a surgery to remove the organ or bone marrow from the insured as the donor.
9. Please refer to item 11 on page 6 of this brochure for more details.
10. Payable according to the benefit limits of respective benefit items of I (a) to (i), (k), (m), (o) and / or II (b).



Base Plan Benefit Schedule

You may browse the website to understand Base Plan Benefit Schedule:

www.aia.com.hk/content/dam/hk/en/pdf/benefit-schedule/base-plan-benefit-schedule-en.pdf

Important Information

This brochure does not contain the full terms and conditions of the policy. 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 this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract template before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong only.

Key Product Risks

1. This plan is a basic plan / add-on plan. You need to pay the premium for this plan for life of the insured. If you do not pay the premium within 30 days of the premium due date, the policy will be terminated and you / the insured will lose the cover.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate your policy and you / the insured will lose the cover when one of the following happens:
 - the insured passes away;
 - you do not pay the premium within 30 days after the premium due date;
 - the Company has ceased to have the requisite authorisation under the Insurance Ordinance to write or continue to write this plan; or
 - when taking this plan as an add-on plan of any basic plan which has been terminated. For continuation of the cover, you may apply to convert this add-on plan to a stand-alone plan by giving us a written notice.
3. We underwrite this plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you / the insured may lose the cover and you may lose the remaining premium for that policy year.
4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. The future medical costs will be higher than they are today due to inflation. Hence, the benefit amounts and the future premium rate of this plan may be revised to reflect the inflation.

Key Exclusions

Under this plan, we will not pay any benefits in relation to or arising from the following expenses:

- treatments, procedures, medications, tests or services which are not medically necessary
- solely for the purpose of diagnostic procedures or allied health services, including but not limited to physiotherapy, occupational therapy and speech therapy
- HIV and its related disability, which is contracted or occurs before the policy effective date, except for sexual assault, medical assistance, organ transplant, blood transfusions or blood donation, or infection at birth
- 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
- services for beautification or cosmetic purposes, unless necessitated by injury caused by an accident or covered by reconstructive surgery benefit and medical appliances benefit for reconstructive surgery (see benefit schedule, benefit items I (p) and (q) for details), or correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, including but not limited to LASIK
- prophylactic treatment or preventive care, including but not limited to general check-ups, routine tests, screening procedures for asymptomatic conditions, unless they are covered by lifestage check-up benefit (see benefit schedule, benefit item II (l) for details)
- dental treatment and oral and maxillofacial procedures performed by a dentist except for emergency treatment and surgery during confinement arising from an accident or covered by emergency dental benefit (see benefit schedule, benefit item II (i) for details)
- medical services and counselling services relating to maternity conditions and its complications, including but not limited to abortion or miscarriage, birth control or reversal of birth control (unless they are covered by pregnancy complications benefit, see benefit schedule, benefit item II (m) for details)
- purchase of durable medical equipment or appliances including but not limited to wheelchairs, hearing aids and over-the-counter drugs, except covered by home facility enhancement benefit (see benefit schedule, benefit item II (h)(i) for details)

- traditional Chinese medicine treatment including but not limited to herbal treatment, bone-setting and acupuncture, and other forms of alternative treatment including but not limited to qigong, massage therapy and aromatherapy, except covered by Chinese medicine practitioner outpatient care and stroke ancillary benefit (see benefit schedule, benefit items II (c) and (h)(ii)(3) for details)
- experimental or unproven medical technology or procedure not approved by the government and relevant authorities of the country or region where the treatment is received (unless they are covered by phase 3 clinical trial drugs benefit for stage III and stage IV designated cancers and incurable haematological malignancy, see item II (k) in the benefit schedule for details)
- congenital condition(s) which have manifested or been diagnosed before the insured attained the age of 8 years
- eligible expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party
- war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power

The above list is for reference only. Please refer to the policy contract of this plan for the complete list and details of exclusions.

Premium Adjustment and Product Features Revision

1. Premium Adjustment

In order to provide you with continuous protection, we will annually review and adjust the premium of your plan at the end of the policy year if necessary. There could be overall premium adjustment on the policies of this plan or policies of certain coverage options under this plan. During the reviews, we may consider factors including but not limited to the following:

- claim costs incurred from policies under this plan and any other similar plans as determined by us, and the expected claim outgo in the coming policy year of such policies, which reflects the impact of medical trend, medical cost inflation and product feature revisions
- historical investment returns and the future outlook of this plan's backing assets
- policy surrenders and lapses of this plan
- expenses directly related to the policy and indirect expenses allocated to this plan

2. Product Features Revision

We reserve the right to revise the terms and benefits upon renewal by giving a not less than 30-day advance written notice. We guarantee you that the terms and benefits will not be less favourable than the prevailing version of the Base Plan terms and benefits at the time of renewal.

We will give you a written notice of any revision 30 days before the end of policy year or renewal.

Benefits Covered

1. Cover for specific items of this plan will be effective on the following dates:

Items	Effective Date (after the policy commences)
Injury	Immediately
Sickness / Disease	Immediately
Specialist network service	Immediately
Pregnancy complications benefit	300 days

2. For the unknown pre-existing conditions, this plan will provide 100% cover from the 31st day of the 1st policy year and onwards. Such protection is not applicable for the first 30 days of the 1st policy year.
3. Eligible expenses under this plan will cover the value-added tax (VAT) and goods and services tax (GST) charged or imposed on the expenses incurred for medical services.

Product Limitation

1. We only cover the charges and / or expenses of the insured on medically necessary and reasonable and customary basis.

"Medically necessary" means 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:

- require the expertise of, or be referred by, a registered medical practitioner;
- be consistent with the diagnosis and necessary for the investigation and treatment of the disability;
- 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, his family, caretaker or the attending registered medical practitioner;

- 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
- 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.

“Reasonable and customary” means 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, we shall make reference to the followings (if applicable):

- treatment or service fee statistics and surveys in the insurance or medical industry;
 - internal or industry claim statistics;
 - gazette published by the government; and / or
 - other pertinent source of reference in the locality where the treatments, services or supplies are provided.
2. “Asia” means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan, and Vietnam.
 3. “United States” means the United States of America and US Minor Outlying Islands.
 4. Semi-Private Room means a single or double occupancy room, with a shared bath / shower room, in a hospital.
 5. Standard Private Room means a basic single occupancy room with adjoining bathroom in a hospital. For the avoidance of doubt, Standard Private Room does not include any room with amenities upgraded beyond a basic single occupancy room with adjoining bathroom in a hospital.
 6. Hospitals offer various accommodation options with different facilities, and the categorisation used by the hospitals may be different from the definitions stated in this brochure. If you are unsure of whether a particular accommodation option meets the Semi-Private Room and Standard Private Room definitions under the policy, please contact the Company before confinement.

7. The insured will be covered for any room type in which he stays at hospital, but there will be a reduction in his benefit pay-out amount in case the insured stays in a room type higher than the plan covers. In such a case, the benefit pay-out amount will be adjusted by multiplying the following factor:

$$= \frac{\text{Highest daily room charge of the covered room type in the hospital admitted by the insured (depends on which country / place the insured stays)}}{\text{Actual daily room charge of the room the insured stays}}$$

Except when such confinement in a room of class above covered room is due to:

- unavailability of covered room for emergency treatment as a result of capacity shortfall in the hospital of confinement;
 - isolation reasons that require a specific class of accommodation; or
 - other reasons not involving personal preference of you and / or the insured.
8. If the insured is a United States citizen and has stayed in the United States for a period of or periods aggregating 182 days or more (including the day of arrival and departure) within the 12 consecutive months immediately prior to his receiving emergency treatment which takes places in United States in the calculation of total benefit pay-out amount, any eligible expenses and / or reasonable and customary charges incurred shall be reduced to 50%, subject to item (7) above. Such reduction applies to all benefit items in the benefit schedule except benefit items II(f), (g), (h)(iii), (j), (l) and (n). For the avoidance of doubt, in the case where both the reduction as referred to under benefit item II (k) above and the reduction as referred to in this item (8) apply, the total benefit amount payable will be reduced to 60% under benefit item II (k) above, and then will be further reduced by 50% under this item (8).
 9. After applying the benefit adjustment(s) of items (7) and / or (8) as stated above (before applying annual deductible balance), the benefits payable (before applying annual deductible balance) shall not be less than the benefits payable according to the remaining balance of limits in the Base Plan Benefit Schedule (before applying annual deductible balance).
 10. For any non-emergency treatments performed outside the geographical cover of the chosen plan, the maximum limit of surgeon’s fee as stated in Base Plan Benefit Schedule is subject to the relevant surgical category and the categorisation of such surgical procedure (as listed in the Schedule of Surgical Procedure of the policy).
 11. Only the eligible expenses charged on the psychiatric treatments during confinement in Hong Kong and Macau as recommended by a specialist is payable under psychiatric treatments (see benefit schedule, benefit item I (l)).

12. If the eligible expenses have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party, such expenses will not be reimbursable by us under the policy.
13. Worldwide emergency assistance services are covered during the trip only (except for 24-hour worldwide telephone enquiring services), which are additional benefits and do not form part of the contractual service, the policyholder can remove this additional benefit by sending a written notice to the Company. A trip generally refers to a journey where the insured departs for abroad from Hong Kong, Macau or mainland China (of which the insured is a permanent resident at the time of departure) and then returns to the place of departure. The services are provided by third party service provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. AIA reserves the right to amend, suspend or terminate the service without further notice.
14. Rehabilitation Management, Medical network services, Credit Facility Service for Hospitalisation, Medical Expense Pre-approval Service, and the dedicated concierge support service are additional benefits and do not form part of the contractual service. AIA reserves the right to amend, suspend or terminate these benefits without further notice. Medical network services are provided by network doctor. AIA shall not be responsible for any act or omission of network doctor in the provision of medical network services. Credit Facility Service for Hospitalisation, Rehabilitation Management, Medical Expense Pre-approval Service, and the dedicated concierge support service are provided by third party service provider(s) and AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them. Please refer to the respective leaflets for the complete terms and conditions of the value-added services.
15. Lifestage check-up benefit will be provided in the policy year immediately following every 3rd consecutive renewal of the policy, and the insured will be entitled to 1 designated check-up service which may be redeemed by the insured during the relevant policy year. Check-up redemption letter will be sent to the policyholder within 60 days from the relevant renewal date and 1 check-up service from the list of designated check-up services in the redemption letter can be selected for the insured. The list of designated check-up services shall be determined by AIA at its discretion based on the insured's age at the beginning of the relevant policy year. AIA has the right to change or replace any of the check-up services options provided for selection in the list of designated check-up services from time to time at its sole discretion. The check-up services shall be organised and implemented by third party service provider(s) as designated by AIA and shall be performed at medical clinics of such provider(s). AIA shall not be responsible for any act, negligence or omission of medical advice, opinion, service or treatment on the part of them.
16. The term "designated cancer(s)" shall mean all

stages of malignant cancer and carcinoma-in-situ, but will specifically exclude any of the following: (a) any tumour which is histologically classified as pre-malignant; (b) abnormal lesions of cervix uteri classified as cervical intra-epithelial neoplasia grade I (CIN I) and grade II (CIN II); and (c) any cancer where HIV infection is also present. The designated cancer must be confirmed by the insured's attending specialist in writing and supported by clinical, radiological, histological or laboratory evidence reasonably acceptable to us. Please refer to the policy contract for details and the claim conditions.

Claim Procedure

If you wish to make a claim, you must send us the appropriate forms and proofs within 90 days after discharge from hospital or the date on which relevant medical services are performed and completed. You can get the appropriate claim forms by calling the AIA Customer Hotline (852) 2232 8808 in Hong Kong or by visiting aia.com.hk or any AIA Customer Service Centre. If you wish to know more about claim related matter, you may visit "File A Claim" section under our company website www.aia.com.hk.

Warning Statement

Privilege Ultra Pearl Medical Plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs. If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and any levy paid. A written notice signed by you should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is earlier).

After the cooling-off period, you can request cancellation of the policy by giving 30 days prior written notice to us, provided that there has been no benefit payment under the policy during the relevant policy year.

Additional Important Information

Effective from 1 January 2018, all policyholders are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at www.aia.com.hk/useful-information-ia-en or IA's website at www.ia.org.hk.

The levy rates and the maximum amount of levy to be paid by policyholders from 2018 till 2021 onwards are listed as below:

Policy Anniversary Date	Levy Rate	Maximum Levy (HKD)
		Long Term Business
From 1 January 2018 to 31 March 2019 (both dates inclusive)	0.04%	\$40
From 1 April 2019 to 31 March 2020 (both dates inclusive)	0.06%	\$60
From 1 April 2020 to 31 March 2021 (both dates inclusive)	0.085%	\$85
From 1 April 2021 onwards (inclusive of that date)	0.1%	\$100



- This product is a medical insurance product issued by AIA. The underwriting risks, financial obligations and support functions associated with the policies issued by AIA are its responsibility.
- All benefits of insurance policy are subject to the credit risk of AIA and the payments of such benefits and performance of the insurance policy are the obligations and liabilities of AIA. In the worst case, you may lose all the premium paid and benefit amount that is unable to claim the benefits which you are entitled under the insurance policy.








Policy benefits are not the obligation of any insurance agency or distributor selling or distributing the policy, or by any of their affiliates, and none of them makes any representation or guarantees regarding the claims-paying ability of AIA. AIA is responsible for its own financial condition and contractual obligations. Policyholders bear the default risk in the event that AIA is unable to satisfy its financial obligations under the insurance policy(ies).
- Personal medical case management services and worldwide emergency assistant service are provided by third party service providers which we have no control over. Such third party service providers are not our agents and we shall not be held liable or responsible for its act or omission.
- The above product information should be used with the understanding that neither AIA nor Citibank (Hong Kong) Limited is rendering legal, accounting or tax advice. You are advised to check with your personal tax advisor for advice relevant to your circumstances.
- All benefits described under the **Privilege Ultra Pearl Medical Plan** are not subject to any restriction in the choice of healthcare services providers and ward class.
- The policyholder is required to pay for coinsurance and / or deductible as stated in the terms and benefits and the policy schedule. Coinsurance is a percentage of eligible expenses that policyholder needs to pay. For example, for an eligible expenses of HKD10,000 with 30% coinsurance, policyholder is responsible for HKD3,000 (i.e. 30% of eligible expenses), while we pay the remaining HKD7,000 (i.e. 70% of eligible expenses). For the avoidance of doubt, coinsurance and deductible do not refer to any amount that the policyholder is required to pay if actual expenses exceed the benefit limits under the Terms and Benefits of this product.
- For any payable benefits for non-emergency treatments performed outside the geographical cover, please refer to Note 1 under "Benefit Schedule" section in this brochure for details.
- If the policy is terminated due to one of the reasons described under point 2 of "Key Product Risk" above, such termination shall be effective at 00:00 hours of the effective date of termination. For details, please refer to the policy contract of this plan.

9. AIA is the insurance underwriter of this insurance plan and is solely responsible for all approvals, coverage and compensations of their insurance plans. AIA shall assume full responsibility for the contracts of their respective insurance plans. All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. Upon request, AIA will provide an explanation of their underwriting decisions on declining an application.
10. Any information and statistics quoted from any external source is solely for informational purpose only and shall not be interpreted as having been adopted or endorsed by AIA or Citibank (Hong Kong) Limited as being accurate.
11. If your application omits facts or contains materially incorrect or incomplete facts, AIA has the right to declare the policy void.
12. Whether to apply for insurance coverage is your own individual decision.
13. The policy currency of this plan offers in Hong Kong dollars (HKD) or in US Dollars (USD). For USD, any exchange rate fluctuation will have a direct impact on the amount of premium required and the value of your benefit(s) in Hong Kong dollar terms.

Any transaction involving currencies involves risks including, but not limited to, the potential change in political and / or economic conditions may substantially affect the price or liquidity of a currency. Policyholder should pay heed to the presence of the potential currency risks and decide whether to take such risks.
14. Your current planned benefit may not be sufficient to meet your future needs since the future medical cost 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.
15. Dedicated concierge support service mentioned under the dedicated concierge support service leaflet, Personal Medical Case Management Services with Rehabilitation Management mentioned under the Personal Medical Case Management Services with Rehabilitation Management leaflet, Medical network services mentioned under the specialist network leaflet and Credit Facility Service for Hospitalisation mentioned under the Credit Facility Service for Hospitalisation leaflet are not offered or extended by Citibank (Hong Kong) Limited.
16. Personal medical case management services is an independent value added service arranged by AIA to assist customers in making a more informed decision. This service will not affect the assessment of claims by AIA independently according to principle of medical necessity.
17. Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided (including but not limited to account / policy maintenance matters).

Please contact the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  (852) 2232 8808
 aia.com.hk

    AIA Hong Kong and Macau 
 AIA_HK_MACAU 



AIA International Limited
(Incorporated in Bermuda with limited liability)

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	10,640	1,330	5,424	678	2,976	372	936	117
5-18	10,640	1,330	5,424	678	2,976	372	936	117
19	10,760	1,345	5,488	686	3,016	377	952	119
20	10,984	1,373	5,600	700	3,072	384	968	121
21	11,088	1,386	5,656	707	3,104	388	976	122
22	11,424	1,428	5,824	728	3,200	400	1,008	126
23	11,872	1,484	6,056	757	3,328	416	1,048	131
24	12,216	1,527	6,232	779	3,424	428	1,080	135
25	13,104	1,638	6,680	835	3,672	459	1,160	145
26	13,896	1,737	7,088	886	3,888	486	1,224	153
27	14,672	1,834	7,480	935	4,112	514	1,296	162
28	15,352	1,919	7,832	979	4,296	537	1,352	169
29	15,792	1,974	8,056	1,007	4,424	553	1,392	174
30	16,016	2,002	8,168	1,021	4,488	561	1,416	177
31	16,472	2,059	8,400	1,050	4,616	577	1,456	182
32	16,696	2,087	8,512	1,064	4,672	584	1,472	184
33	17,144	2,143	8,744	1,093	4,800	600	1,512	189
34	17,816	2,227	9,088	1,136	4,992	624	1,576	197
35	18,144	2,268	9,256	1,157	5,080	635	1,600	200
36	18,152	2,269	9,256	1,157	5,080	635	1,600	200
37	18,480	2,310	9,424	1,178	5,176	647	1,632	204
38	18,944	2,368	9,664	1,208	5,304	663	1,672	209
39	19,048	2,381	9,712	1,214	5,336	667	1,680	210
40	19,264	2,408	9,824	1,228	5,392	674	1,704	213
41	19,800	2,475	10,096	1,262	5,544	693	1,752	219
42	20,656	2,582	10,536	1,317	5,784	723	1,824	228
43	21,576	2,697	11,000	1,375	6,040	755	1,904	238
44	23,080	2,885	11,768	1,471	6,464	808	2,040	255
45	24,464	3,058	12,480	1,560	6,848	856	2,160	270
46	25,632	3,204	13,072	1,634	7,176	897	2,264	283
47	26,704	3,338	13,616	1,702	7,480	935	2,360	295
48	27,760	3,470	14,160	1,770	7,776	972	2,448	306
49	29,072	3,634	14,824	1,853	8,144	1,018	2,568	321
50	30,376	3,797	15,488	1,936	8,504	1,063	2,680	335
51	32,032	4,004	16,336	2,042	8,968	1,121	2,832	354
52	33,400	4,175	17,032	2,129	9,352	1,169	2,952	369
53	34,632	4,329	17,664	2,208	9,696	1,212	3,056	382
54	36,232	4,529	18,480	2,310	10,144	1,268	3,200	400
55	37,712	4,714	19,232	2,404	10,560	1,320	3,328	416
56	39,928	4,991	20,360	2,545	11,176	1,397	3,528	441
57	42,504	5,313	21,680	2,710	11,904	1,488	3,752	469
58	44,480	5,560	22,688	2,836	12,456	1,557	3,928	491
59	47,448	5,931	24,200	3,025	13,288	1,661	4,192	524
60	50,528	6,316	25,768	3,221	14,144	1,768	4,464	558

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	53,712	6,714	27,392	3,424	15,040	1,880	4,744	593
62	57,352	7,169	29,248	3,656	16,056	2,007	5,064	633
63	62,096	7,762	31,672	3,959	17,384	2,173	5,480	685
64	68,104	8,513	34,736	4,342	19,072	2,384	6,016	752
65	73,608	9,201	37,544	4,693	20,608	2,576	6,496	812
66	79,872	9,984	40,736	5,092	22,368	2,796	7,056	882
67	84,584	10,573	43,136	5,392	23,680	2,960	7,472	934
68	88,112	11,014	44,936	5,617	24,672	3,084	7,784	973
69	92,680	11,585	47,264	5,908	25,952	3,244	8,184	1,023
70	96,968	12,121	49,456	6,182	27,152	3,394	8,560	1,070
71	103,312	12,914	52,688	6,586	28,928	3,616	9,120	1,140
72	109,048	13,631	55,616	6,952	30,536	3,817	9,632	1,204
73	114,664	14,333	58,480	7,310	32,104	4,013	10,128	1,266
74	120,520	15,065	61,464	7,683	33,744	4,218	10,640	1,330
75	126,152	15,769	64,336	8,042	35,320	4,415	11,136	1,392
76	132,920	16,615	67,792	8,474	37,216	4,652	11,736	1,467
77	138,232	17,279	70,496	8,812	38,704	4,838	12,208	1,526
78	143,424	17,928	73,144	9,143	40,160	5,020	12,664	1,583
79	144,496	18,062	73,696	9,212	40,456	5,057	12,760	1,595
80	147,488	18,436	75,216	9,402	41,296	5,162	13,024	1,628
81*	157,512	19,689	80,328	10,041	44,104	5,513	13,912	1,739
82*	160,560	20,070	81,888	10,236	44,960	5,620	14,176	1,772
83*	163,408	20,426	83,336	10,417	45,752	5,719	14,432	1,804
84*	166,000	20,750	84,664	10,583	46,480	5,810	14,656	1,832
85*	168,976	21,122	86,176	10,772	47,312	5,914	14,920	1,865
86*	172,080	21,510	87,760	10,970	48,184	6,023	15,192	1,899
87*	174,800	21,850	89,152	11,144	48,944	6,118	15,432	1,929
88*	177,512	22,189	90,528	11,316	49,704	6,213	15,672	1,959
89*	180,360	22,545	91,984	11,498	50,504	6,313	15,928	1,991
90*	183,208	22,901	93,440	11,680	51,296	6,412	16,176	2,022
91*	186,176	23,272	94,952	11,869	52,128	6,516	16,440	2,055
92*	188,896	23,612	96,336	12,042	52,888	6,611	16,680	2,085
93*	191,744	23,968	97,792	12,224	53,688	6,711	16,928	2,116
94*	194,856	24,357	99,376	12,422	54,560	6,820	17,208	2,151
95*	197,696	24,712	100,824	12,603	55,352	6,919	17,456	2,182
96*	200,672	25,084	102,344	12,793	56,192	7,024	17,720	2,215
97*	203,136	25,392	103,600	12,950	56,880	7,110	17,936	2,242
98*	206,096	25,762	105,112	13,139	57,704	7,213	18,200	2,275
99*	209,080	26,135	106,632	13,329	58,544	7,318	18,464	2,308

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,840	605	2,472	309	1,352	169	424	53
5-18	4,488	561	2,288	286	1,256	157	400	50
19	4,664	583	2,376	297	1,304	163	408	51
20	4,664	583	2,376	297	1,304	163	408	51
21	4,704	588	2,400	300	1,320	165	416	52
22	4,832	604	2,464	308	1,352	169	424	53
23	4,944	618	2,520	315	1,384	173	440	55
24	5,440	680	2,776	347	1,520	190	480	60
25	5,648	706	2,880	360	1,584	198	496	62
26	5,824	728	2,968	371	1,632	204	512	64
27	6,352	794	3,240	405	1,776	222	560	70
28	6,536	817	3,336	417	1,832	229	576	72
29	6,752	844	3,440	430	1,888	236	600	75
30	6,888	861	3,512	439	1,928	241	608	76
31	6,952	869	3,544	443	1,944	243	616	77
32	7,056	882	3,600	450	1,976	247	624	78
33	7,160	895	3,648	456	2,008	251	632	79
34	7,352	919	3,752	469	2,056	257	648	81
35	7,584	948	3,864	483	2,120	265	672	84
36	7,848	981	4,000	500	2,200	275	696	87
37	7,848	981	4,000	500	2,200	275	696	87
38	8,056	1,007	4,112	514	2,256	282	712	89
39	8,056	1,007	4,112	514	2,256	282	712	89
40	8,160	1,020	4,160	520	2,288	286	720	90
41	8,744	1,093	4,456	557	2,448	306	776	97
42	9,128	1,141	4,656	582	2,552	319	808	101
43	9,544	1,193	4,864	608	2,672	334	840	105
44	9,960	1,245	5,080	635	2,792	349	880	110
45	10,552	1,319	5,384	673	2,952	369	928	116
46	10,992	1,374	5,608	701	3,080	385	968	121
47	11,744	1,468	5,992	749	3,288	411	1,040	130
48	12,264	1,533	6,256	782	3,432	429	1,080	135
49	12,832	1,604	6,544	818	3,592	449	1,136	142
50	13,488	1,686	6,880	860	3,776	472	1,192	149
51	14,184	1,773	7,232	904	3,968	496	1,256	157
52	14,504	1,813	7,400	925	4,064	508	1,280	160
53	15,288	1,911	7,800	975	4,280	535	1,352	169
54	15,952	1,994	8,136	1,017	4,464	558	1,408	176
55	16,504	2,063	8,416	1,052	4,624	578	1,456	182
56	17,616	2,202	8,984	1,123	4,936	617	1,552	194
57	18,720	2,340	9,544	1,193	5,240	655	1,656	207
58	19,832	2,479	10,112	1,264	5,552	694	1,752	219
59	21,264	2,658	10,848	1,356	5,952	744	1,880	235
60	22,480	2,810	11,464	1,433	6,296	787	1,984	248

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	23,816	2,977	12,144	1,518	6,672	834	2,104	263
62	25,512	3,189	13,008	1,626	7,144	893	2,256	282
63	27,752	3,469	14,152	1,769	7,768	971	2,448	306
64	30,304	3,788	15,456	1,932	8,488	1,061	2,672	334
65	32,624	4,078	16,640	2,080	9,136	1,142	2,880	360
66	35,544	4,443	18,128	2,266	9,952	1,244	3,136	392
67	37,592	4,699	19,168	2,396	10,528	1,316	3,320	415
68	39,280	4,910	20,032	2,504	11,000	1,375	3,472	434
69	41,320	5,165	21,072	2,634	11,568	1,446	3,648	456
70	43,416	5,427	22,144	2,768	12,160	1,520	3,832	479
71	46,264	5,783	23,592	2,949	12,952	1,619	4,088	511
72	48,952	6,119	24,968	3,121	13,704	1,713	4,320	540
73	51,128	6,391	26,072	3,259	14,312	1,789	4,512	564
74	54,224	6,778	27,656	3,457	15,184	1,898	4,784	598
75	57,064	7,133	29,104	3,638	15,976	1,997	5,040	630
76	59,512	7,439	30,352	3,794	16,664	2,083	5,256	657
77	61,792	7,724	31,512	3,939	17,304	2,163	5,456	682
78	63,656	7,957	32,464	4,058	17,824	2,228	5,624	703
79	65,792	8,224	33,552	4,194	18,424	2,303	5,808	726
80	67,608	8,451	34,480	4,310	18,928	2,366	5,968	746
81*	69,808	8,726	35,600	4,450	19,544	2,443	6,168	771
82*	71,400	8,925	36,416	4,552	19,992	2,499	6,304	788
83*	72,560	9,070	37,008	4,626	20,320	2,540	6,408	801
84*	74,080	9,260	37,784	4,723	20,744	2,593	6,544	818
85*	75,008	9,376	38,256	4,782	21,000	2,625	6,624	828
86*	76,280	9,535	38,904	4,863	21,360	2,670	6,736	842
87*	77,440	9,680	39,496	4,937	21,680	2,710	6,840	855
88*	78,728	9,841	40,152	5,019	22,040	2,755	6,952	869
89*	80,008	10,001	40,808	5,101	22,400	2,800	7,064	883
90*	81,280	10,160	41,456	5,182	22,760	2,845	7,176	897
91*	82,792	10,349	42,224	5,278	23,184	2,898	7,312	914
92*	84,072	10,509	42,880	5,360	23,544	2,943	7,424	928
93*	85,128	10,641	43,416	5,427	23,832	2,979	7,520	940
94*	86,632	10,829	44,184	5,523	24,256	3,032	7,648	956
95*	87,336	10,917	44,544	5,568	24,456	3,057	7,712	964
96*	89,080	11,135	45,432	5,679	24,944	3,118	7,864	983
97*	90,128	11,266	45,968	5,746	25,232	3,154	7,960	995
98*	91,512	11,439	46,672	5,834	25,624	3,203	8,080	1,010
99*	92,688	11,586	47,272	5,909	25,952	3,244	8,184	1,023

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
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- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,456	557	2,272	284	1,248	156	392	49
5-18	4,120	515	2,104	263	1,152	144	360	45
19	4,224	528	2,152	269	1,184	148	376	47
20	4,224	528	2,152	269	1,184	148	376	47
21	4,224	528	2,152	269	1,184	148	376	47
22	4,560	570	2,328	291	1,280	160	400	50
23	4,680	585	2,384	298	1,312	164	416	52
24	5,072	634	2,584	323	1,424	178	448	56
25	5,160	645	2,632	329	1,448	181	456	57
26	5,448	681	2,776	347	1,528	191	480	60
27	5,896	737	3,008	376	1,648	206	520	65
28	6,120	765	3,120	390	1,712	214	544	68
29	6,336	792	3,232	404	1,776	222	560	70
30	6,368	796	3,248	406	1,784	223	560	70
31	6,424	803	3,280	410	1,800	225	568	71
32	6,672	834	3,400	425	1,872	234	592	74
33	6,896	862	3,520	440	1,928	241	608	76
34	7,008	876	3,576	447	1,960	245	616	77
35	7,208	901	3,680	460	2,016	252	640	80
36	7,456	932	3,800	475	2,088	261	656	82
37	7,456	932	3,800	475	2,088	261	656	82
38	7,560	945	3,856	482	2,120	265	664	83
39	7,560	945	3,856	482	2,120	265	664	83
40	7,792	974	3,976	497	2,184	273	688	86
41	8,200	1,025	4,184	523	2,296	287	728	91
42	8,480	1,060	4,328	541	2,376	297	752	94
43	8,928	1,116	4,552	569	2,496	312	792	99
44	9,256	1,157	4,720	590	2,592	324	816	102
45	10,032	1,254	5,120	640	2,808	351	888	111
46	10,520	1,315	5,368	671	2,944	368	928	116
47	11,216	1,402	5,720	715	3,144	393	992	124
48	11,560	1,445	5,896	737	3,240	405	1,024	128
49	12,080	1,510	6,160	770	3,384	423	1,064	133
50	12,608	1,576	6,432	804	3,528	441	1,112	139
51	13,336	1,667	6,800	850	3,736	467	1,176	147
52	13,704	1,713	6,992	874	3,840	480	1,208	151
53	14,664	1,833	7,480	935	4,104	513	1,296	162
54	15,288	1,911	7,800	975	4,280	535	1,352	169
55	15,656	1,957	7,984	998	4,384	548	1,384	173
56	16,512	2,064	8,424	1,053	4,624	578	1,456	182
57	17,616	2,202	8,984	1,123	4,936	617	1,552	194
58	18,832	2,354	9,608	1,201	5,272	659	1,664	208
59	20,056	2,507	10,232	1,279	5,616	702	1,768	221
60	21,280	2,660	10,856	1,357	5,960	745	1,880	235

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,576	2,822	11,512	1,439	6,320	790	1,992	249
62	24,160	3,020	12,320	1,540	6,768	846	2,136	267
63	26,368	3,296	13,448	1,681	7,384	923	2,328	291
64	28,808	3,601	14,696	1,837	8,064	1,008	2,544	318
65	30,688	3,836	15,648	1,956	8,592	1,074	2,712	339
66	33,576	4,197	17,120	2,140	9,400	1,175	2,968	371
67	35,504	4,438	18,104	2,263	9,944	1,243	3,136	392
68	37,120	4,640	18,928	2,366	10,392	1,299	3,280	410
69	39,144	4,893	19,960	2,495	10,960	1,370	3,456	432
70	41,088	5,136	20,952	2,619	11,504	1,438	3,632	454
71	43,760	5,470	22,320	2,790	12,256	1,532	3,864	483
72	46,216	5,777	23,568	2,946	12,944	1,618	4,080	510
73	48,592	6,074	24,784	3,098	13,608	1,701	4,288	536
74	51,264	6,408	26,144	3,268	14,352	1,794	4,528	566
75	54,016	6,752	27,552	3,444	15,128	1,891	4,768	596
76	56,280	7,035	28,704	3,588	15,760	1,970	4,968	621
77	58,552	7,319	29,864	3,733	16,392	2,049	5,168	646
78	60,256	7,532	30,728	3,841	16,872	2,109	5,320	665
79	62,240	7,780	31,744	3,968	17,424	2,178	5,496	687
80	63,928	7,991	32,600	4,075	17,896	2,237	5,648	706
81*	66,160	8,270	33,744	4,218	18,528	2,316	5,840	730
82*	67,544	8,443	34,448	4,306	18,912	2,364	5,968	746
83*	68,576	8,572	34,976	4,372	19,200	2,400	6,056	757
84*	69,992	8,749	35,696	4,462	19,600	2,450	6,184	773
85*	70,880	8,860	36,152	4,519	19,848	2,481	6,256	782
86*	72,048	9,006	36,744	4,593	20,176	2,522	6,360	795
87*	73,200	9,150	37,336	4,667	20,496	2,562	6,464	808
88*	74,488	9,311	37,992	4,749	20,856	2,607	6,576	822
89*	75,896	9,487	38,704	4,838	21,248	2,656	6,704	838
90*	76,912	9,614	39,224	4,903	21,536	2,692	6,792	849
91*	78,344	9,793	39,952	4,994	21,936	2,742	6,920	865
92*	79,360	9,920	40,472	5,059	22,224	2,778	7,008	876
93*	80,648	10,081	41,128	5,141	22,584	2,823	7,120	890
94*	82,056	10,257	41,848	5,231	22,976	2,872	7,248	906
95*	82,832	10,354	42,248	5,281	23,192	2,899	7,312	914
96*	84,368	10,546	43,024	5,378	23,624	2,953	7,448	931
97*	85,264	10,658	43,488	5,436	23,872	2,984	7,528	941
98*	86,680	10,835	44,208	5,526	24,272	3,034	7,656	957
99*	87,712	10,964	44,736	5,592	24,560	3,070	7,744	968

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

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Notes:

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Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,480	435	1,776	222	976	122	304	38
5-18	3,224	403	1,648	206	904	113	288	36
19	3,304	413	1,688	211	928	116	288	36
20	3,304	413	1,688	211	928	116	288	36
21	3,304	413	1,688	211	928	116	288	36
22	3,568	446	1,816	227	1,000	125	312	39
23	3,656	457	1,864	233	1,024	128	320	40
24	3,960	495	2,016	252	1,112	139	352	44
25	4,032	504	2,056	257	1,128	141	360	45
26	4,256	532	2,168	271	1,192	149	376	47
27	4,608	576	2,352	294	1,288	161	408	51
28	4,784	598	2,440	305	1,336	167	424	53
29	4,952	619	2,528	316	1,384	173	440	55
30	4,968	621	2,536	317	1,392	174	440	55
31	5,016	627	2,560	320	1,408	176	440	55
32	5,216	652	2,664	333	1,464	183	464	58
33	5,384	673	2,744	343	1,504	188	472	59
34	5,472	684	2,792	349	1,536	192	480	60
35	5,624	703	2,872	359	1,576	197	496	62
36	5,824	728	2,968	371	1,632	204	512	64
37	5,824	728	2,968	371	1,632	204	512	64
38	5,912	739	3,016	377	1,656	207	520	65
39	5,912	739	3,016	377	1,656	207	520	65
40	6,088	761	3,104	388	1,704	213	536	67
41	6,400	800	3,264	408	1,792	224	568	71
42	6,624	828	3,376	422	1,856	232	584	73
43	6,968	871	3,552	444	1,952	244	616	77
44	7,216	902	3,680	460	2,024	253	640	80
45	7,832	979	3,992	499	2,192	274	688	86
46	8,216	1,027	4,192	524	2,304	288	728	91
47	8,752	1,094	4,464	558	2,448	306	776	97
48	9,024	1,128	4,600	575	2,528	316	800	100
49	9,432	1,179	4,808	601	2,640	330	832	104
50	9,832	1,229	5,016	627	2,752	344	872	109
51	10,408	1,301	5,312	664	2,912	364	920	115
52	10,696	1,337	5,456	682	2,992	374	944	118
53	11,440	1,430	5,832	729	3,200	400	1,008	126
54	11,928	1,491	6,080	760	3,336	417	1,056	132
55	12,216	1,527	6,232	779	3,424	428	1,080	135
56	12,888	1,611	6,576	822	3,608	451	1,136	142
57	13,744	1,718	7,008	876	3,848	481	1,216	152
58	14,696	1,837	7,496	937	4,112	514	1,296	162
59	15,648	1,956	7,984	998	4,384	548	1,384	173
60	16,608	2,076	8,472	1,059	4,648	581	1,464	183

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	17,616	2,202	8,984	1,123	4,936	617	1,552	194
62	18,856	2,357	9,616	1,202	5,280	660	1,664	208
63	20,568	2,571	10,488	1,311	5,760	720	1,816	227
64	22,472	2,809	11,464	1,433	6,296	787	1,984	248
65	23,936	2,992	12,208	1,526	6,704	838	2,112	264
66	26,192	3,274	13,360	1,670	7,336	917	2,312	289
67	27,696	3,462	14,128	1,766	7,752	969	2,448	306
68	28,968	3,621	14,776	1,847	8,112	1,014	2,560	320
69	30,536	3,817	15,576	1,947	8,552	1,069	2,696	337
70	32,056	4,007	16,352	2,044	8,976	1,122	2,832	354
71	34,136	4,267	17,408	2,176	9,560	1,195	3,016	377
72	36,048	4,506	18,384	2,298	10,096	1,262	3,184	398
73	37,904	4,738	19,328	2,416	10,616	1,327	3,344	418
74	39,992	4,999	20,392	2,549	11,200	1,400	3,528	441
75	42,136	5,267	21,488	2,686	11,800	1,475	3,720	465
76	43,904	5,488	22,392	2,799	12,296	1,537	3,880	485
77	45,672	5,709	23,296	2,912	12,792	1,599	4,032	504
78	47,008	5,876	23,976	2,997	13,160	1,645	4,152	519
79	48,552	6,069	24,760	3,095	13,592	1,699	4,288	536
80	49,864	6,233	25,432	3,179	13,960	1,745	4,400	550
81*	51,616	6,452	26,328	3,291	14,456	1,807	4,560	570
82*	52,688	6,586	26,872	3,359	14,752	1,844	4,656	582
83*	53,488	6,686	27,280	3,410	14,976	1,872	4,720	590
84*	54,600	6,825	27,848	3,481	15,288	1,911	4,824	603
85*	55,296	6,912	28,200	3,525	15,480	1,935	4,880	610
86*	56,200	7,025	28,664	3,583	15,736	1,967	4,960	620
87*	57,104	7,138	29,120	3,640	15,992	1,999	5,040	630
88*	58,104	7,263	29,632	3,704	16,272	2,034	5,128	641
89*	59,200	7,400	30,192	3,774	16,576	2,072	5,224	653
90*	60,000	7,500	30,600	3,825	16,800	2,100	5,296	662
91*	61,112	7,639	31,168	3,896	17,112	2,139	5,400	675
92*	61,912	7,739	31,576	3,947	17,336	2,167	5,464	683
93*	62,904	7,863	32,080	4,010	17,616	2,202	5,552	694
94*	64,008	8,001	32,648	4,081	17,920	2,240	5,648	706
95*	64,616	8,077	32,952	4,119	18,096	2,262	5,704	713
96*	65,808	8,226	33,560	4,195	18,424	2,303	5,808	726
97*	66,512	8,314	33,920	4,240	18,624	2,328	5,872	734
98*	67,616	8,452	34,488	4,311	18,936	2,367	5,968	746
99*	68,424	8,553	34,896	4,362	19,160	2,395	6,040	755

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	11,704	1,463	5,968	746	3,280	410	1,032	129
5-18	11,704	1,463	5,968	746	3,280	410	1,032	129
19	11,840	1,480	6,040	755	3,312	414	1,048	131
20	12,088	1,511	6,168	771	3,384	423	1,064	133
21	12,192	1,524	6,216	777	3,416	427	1,080	135
22	12,568	1,571	6,408	801	3,520	440	1,112	139
23	13,064	1,633	6,664	833	3,656	457	1,152	144
24	13,432	1,679	6,848	856	3,760	470	1,184	148
25	14,416	1,802	7,352	919	4,040	505	1,272	159
26	15,288	1,911	7,800	975	4,280	535	1,352	169
27	16,144	2,018	8,232	1,029	4,520	565	1,424	178
28	16,880	2,110	8,608	1,076	4,728	591	1,488	186
29	17,368	2,171	8,856	1,107	4,864	608	1,536	192
30	17,624	2,203	8,992	1,124	4,936	617	1,560	195
31	18,112	2,264	9,240	1,155	5,072	634	1,600	200
32	18,360	2,295	9,360	1,170	5,144	643	1,624	203
33	18,864	2,358	9,624	1,203	5,280	660	1,664	208
34	19,592	2,449	9,992	1,249	5,488	686	1,728	216
35	19,952	2,494	10,176	1,272	5,584	698	1,760	220
36	19,960	2,495	10,176	1,272	5,592	699	1,760	220
37	20,344	2,543	10,376	1,297	5,696	712	1,800	225
38	20,832	2,604	10,624	1,328	5,832	729	1,840	230
39	20,960	2,620	10,688	1,336	5,872	734	1,848	231
40	21,192	2,649	10,808	1,351	5,936	742	1,872	234
41	21,784	2,723	11,112	1,389	6,096	762	1,920	240
42	22,728	2,841	11,592	1,449	6,360	795	2,008	251
43	23,728	2,966	12,104	1,513	6,640	830	2,096	262
44	25,376	3,172	12,944	1,618	7,104	888	2,240	280
45	26,912	3,364	13,728	1,716	7,536	942	2,376	297
46	28,192	3,524	14,376	1,797	7,896	987	2,488	311
47	29,376	3,672	14,984	1,873	8,224	1,028	2,592	324
48	30,536	3,817	15,576	1,947	8,552	1,069	2,696	337
49	31,976	3,997	16,304	2,038	8,952	1,119	2,824	353
50	33,400	4,175	17,032	2,129	9,352	1,169	2,952	369
51	35,240	4,405	17,976	2,247	9,864	1,233	3,112	389
52	36,736	4,592	18,736	2,342	10,288	1,286	3,240	405
53	38,088	4,761	19,424	2,428	10,664	1,333	3,360	420
54	39,856	4,982	20,328	2,541	11,160	1,395	3,520	440
55	41,480	5,185	21,152	2,644	11,616	1,452	3,664	458
56	43,928	5,491	22,400	2,800	12,296	1,537	3,880	485
57	46,768	5,846	23,848	2,981	13,096	1,637	4,128	516
58	48,928	6,116	24,952	3,119	13,696	1,712	4,320	540
59	52,184	6,523	26,616	3,327	14,608	1,826	4,608	576
60	55,576	6,947	28,344	3,543	15,560	1,945	4,904	613

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	59,088	7,386	30,136	3,767	16,544	2,068	5,216	652
62	63,088	7,886	32,176	4,022	17,664	2,208	5,568	696
63	68,312	8,539	34,840	4,355	19,128	2,391	6,032	754
64	74,912	9,364	38,208	4,776	20,976	2,622	6,616	827
65	80,960	10,120	41,288	5,161	22,672	2,834	7,152	894
66	87,864	10,983	44,808	5,601	24,600	3,075	7,760	970
67	93,040	11,630	47,448	5,931	26,048	3,256	8,216	1,027
68	96,920	12,115	49,432	6,179	27,136	3,392	8,560	1,070
69	101,944	12,743	51,992	6,499	28,544	3,568	9,000	1,125
70	106,672	13,334	54,400	6,800	29,872	3,734	9,416	1,177
71	113,648	14,206	57,960	7,245	31,824	3,978	10,032	1,254
72	119,944	14,993	61,168	7,646	33,584	4,198	10,592	1,324
73	126,136	15,767	64,328	8,041	35,320	4,415	11,136	1,392
74	132,576	16,572	67,616	8,452	37,120	4,640	11,704	1,463
75	138,760	17,345	70,768	8,846	38,856	4,857	12,256	1,532
76	146,208	18,276	74,568	9,321	40,936	5,117	12,912	1,614
77	152,056	19,007	77,552	9,694	42,576	5,322	13,424	1,678
78	157,768	19,721	80,464	10,058	44,176	5,522	13,928	1,741
79	158,960	19,870	81,072	10,134	44,512	5,564	14,040	1,755
80	162,240	20,280	82,744	10,343	45,424	5,678	14,328	1,791
81*	173,264	21,658	88,368	11,046	48,512	6,064	15,296	1,912
82*	176,616	22,077	90,072	11,259	49,456	6,182	15,592	1,949
83*	179,752	22,469	91,672	11,459	50,328	6,291	15,872	1,984
84*	182,592	22,824	93,120	11,640	51,128	6,391	16,120	2,015
85*	185,872	23,234	94,792	11,849	52,048	6,506	16,416	2,052
86*	189,280	23,660	96,536	12,067	53,000	6,625	16,712	2,089
87*	192,280	24,035	98,064	12,258	53,840	6,730	16,976	2,122
88*	195,256	24,407	99,584	12,448	54,672	6,834	17,240	2,155
89*	198,392	24,799	101,176	12,647	55,552	6,944	17,520	2,190
90*	201,520	25,190	102,776	12,847	56,424	7,053	17,792	2,224
91*	204,792	25,599	104,440	13,055	57,344	7,168	18,080	2,260
92*	207,792	25,974	105,976	13,247	58,184	7,273	18,352	2,294
93*	210,920	26,365	107,568	13,446	59,056	7,382	18,624	2,328
94*	214,336	26,792	109,312	13,664	60,016	7,502	18,928	2,366
95*	217,464	27,183	110,904	13,863	60,888	7,611	19,200	2,400
96*	220,736	27,592	112,576	14,072	61,808	7,726	19,488	2,436
97*	223,448	27,931	113,960	14,245	62,568	7,821	19,728	2,466
98*	226,712	28,339	115,624	14,453	63,480	7,935	20,016	2,502
99*	229,992	28,749	117,296	14,662	64,400	8,050	20,312	2,539

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,320	665	2,712	339	1,488	186	472	59
5-18	4,928	616	2,512	314	1,376	172	432	54
19	5,128	641	2,616	327	1,432	179	456	57
20	5,128	641	2,616	327	1,432	179	456	57
21	5,176	647	2,640	330	1,448	181	456	57
22	5,320	665	2,712	339	1,488	186	472	59
23	5,424	678	2,768	346	1,520	190	480	60
24	5,976	747	3,048	381	1,672	209	528	66
25	6,208	776	3,168	396	1,736	217	552	69
26	6,400	800	3,264	408	1,792	224	568	71
27	6,984	873	3,560	445	1,952	244	616	77
28	7,184	898	3,664	458	2,008	251	632	79
29	7,424	928	3,784	473	2,080	260	656	82
30	7,568	946	3,856	482	2,120	265	672	84
31	7,640	955	3,896	487	2,136	267	672	84
32	7,768	971	3,960	495	2,176	272	688	86
33	7,872	984	4,016	502	2,208	276	696	87
34	8,080	1,010	4,120	515	2,264	283	712	89
35	8,344	1,043	4,256	532	2,336	292	736	92
36	8,640	1,080	4,408	551	2,416	302	760	95
37	8,640	1,080	4,408	551	2,416	302	760	95
38	8,856	1,107	4,520	565	2,480	310	784	98
39	8,856	1,107	4,520	565	2,480	310	784	98
40	8,976	1,122	4,576	572	2,512	314	792	99
41	9,624	1,203	4,912	614	2,696	337	848	106
42	10,032	1,254	5,120	640	2,808	351	888	111
43	10,504	1,313	5,360	670	2,944	368	928	116
44	10,944	1,368	5,584	698	3,064	383	968	121
45	11,608	1,451	5,920	740	3,248	406	1,024	128
46	12,096	1,512	6,168	771	3,384	423	1,072	134
47	12,912	1,614	6,584	823	3,616	452	1,144	143
48	13,488	1,686	6,880	860	3,776	472	1,192	149
49	14,120	1,765	7,200	900	3,952	494	1,248	156
50	14,840	1,855	7,568	946	4,152	519	1,312	164
51	15,608	1,951	7,960	995	4,368	546	1,376	172
52	15,960	1,995	8,136	1,017	4,472	559	1,408	176
53	16,824	2,103	8,584	1,073	4,712	589	1,488	186
54	17,544	2,193	8,944	1,118	4,912	614	1,552	194
55	18,160	2,270	9,264	1,158	5,088	636	1,600	200
56	19,376	2,422	9,880	1,235	5,424	678	1,712	214
57	20,592	2,574	10,504	1,313	5,768	721	1,816	227
58	21,808	2,726	11,120	1,390	6,104	763	1,928	241
59	23,392	2,924	11,928	1,491	6,552	819	2,064	258
60	24,728	3,091	12,608	1,576	6,920	865	2,184	273

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	26,192	3,274	13,360	1,670	7,336	917	2,312	289
62	28,056	3,507	14,312	1,789	7,856	982	2,480	310
63	30,520	3,815	15,568	1,946	8,544	1,068	2,696	337
64	33,328	4,166	17,000	2,125	9,328	1,166	2,944	368
65	35,888	4,486	18,304	2,288	10,048	1,256	3,168	396
66	39,104	4,888	19,944	2,493	10,952	1,369	3,456	432
67	41,344	5,168	21,088	2,636	11,576	1,447	3,648	456
68	43,200	5,400	22,032	2,754	12,096	1,512	3,816	477
69	45,456	5,682	23,184	2,898	12,728	1,591	4,016	502
70	47,760	5,970	24,360	3,045	13,376	1,672	4,216	527
71	50,896	6,362	25,960	3,245	14,248	1,781	4,496	562
72	53,840	6,730	27,456	3,432	15,072	1,884	4,752	594
73	56,248	7,031	28,688	3,586	15,752	1,969	4,968	621
74	59,640	7,455	30,416	3,802	16,696	2,087	5,264	658
75	62,776	7,847	32,016	4,002	17,576	2,197	5,544	693
76	65,456	8,182	33,384	4,173	18,328	2,291	5,776	722
77	67,968	8,496	34,664	4,333	19,032	2,379	6,000	750
78	70,016	8,752	35,712	4,464	19,608	2,451	6,184	773
79	72,368	9,046	36,904	4,613	20,264	2,533	6,392	799
80	74,360	9,295	37,920	4,740	20,824	2,603	6,568	821
81*	76,776	9,597	39,152	4,894	21,496	2,687	6,776	847
82*	78,544	9,818	40,056	5,007	21,992	2,749	6,936	867
83*	79,816	9,977	40,704	5,088	22,352	2,794	7,048	881
84*	81,480	10,185	41,552	5,194	22,816	2,852	7,192	899
85*	82,504	10,313	42,080	5,260	23,104	2,888	7,288	911
86*	83,912	10,489	42,792	5,349	23,496	2,937	7,408	926
87*	85,184	10,648	43,440	5,430	23,848	2,981	7,520	940
88*	86,592	10,824	44,160	5,520	24,248	3,031	7,648	956
89*	88,016	11,002	44,888	5,611	24,648	3,081	7,768	971
90*	89,408	11,176	45,600	5,700	25,032	3,129	7,896	987
91*	91,072	11,384	46,448	5,806	25,504	3,188	8,040	1,005
92*	92,480	11,560	47,168	5,896	25,896	3,237	8,168	1,021
93*	93,648	11,706	47,760	5,970	26,224	3,278	8,272	1,034
94*	95,296	11,912	48,600	6,075	26,680	3,335	8,416	1,052
95*	96,072	12,009	49,000	6,125	26,904	3,363	8,480	1,060
96*	97,984	12,248	49,968	6,246	27,432	3,429	8,648	1,081
97*	99,136	12,392	50,560	6,320	27,760	3,470	8,752	1,094
98*	100,664	12,583	51,336	6,417	28,184	3,523	8,888	1,111
99*	101,952	12,744	51,992	6,499	28,544	3,568	9,000	1,125

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,896	612	2,496	312	1,368	171	432	54
5-18	4,528	566	2,312	289	1,264	158	400	50
19	4,648	581	2,368	296	1,304	163	408	51
20	4,648	581	2,368	296	1,304	163	408	51
21	4,648	581	2,368	296	1,304	163	408	51
22	5,016	627	2,560	320	1,408	176	440	55
23	5,144	643	2,624	328	1,440	180	456	57
24	5,576	697	2,840	355	1,560	195	496	62
25	5,672	709	2,896	362	1,592	199	504	63
26	5,984	748	3,048	381	1,672	209	528	66
27	6,488	811	3,312	414	1,816	227	576	72
28	6,736	842	3,432	429	1,888	236	592	74
29	6,976	872	3,560	445	1,952	244	616	77
30	7,000	875	3,568	446	1,960	245	616	77
31	7,072	884	3,608	451	1,984	248	624	78
32	7,344	918	3,744	468	2,056	257	648	81
33	7,584	948	3,864	483	2,120	265	672	84
34	7,704	963	3,928	491	2,160	270	680	85
35	7,936	992	4,048	506	2,224	278	704	88
36	8,200	1,025	4,184	523	2,296	287	728	91
37	8,200	1,025	4,184	523	2,296	287	728	91
38	8,320	1,040	4,240	530	2,328	291	736	92
39	8,320	1,040	4,240	530	2,328	291	736	92
40	8,576	1,072	4,376	547	2,400	300	760	95
41	9,016	1,127	4,600	575	2,528	316	800	100
42	9,320	1,165	4,752	594	2,608	326	824	103
43	9,816	1,227	5,008	626	2,752	344	864	108
44	10,176	1,272	5,192	649	2,848	356	896	112
45	11,048	1,381	5,632	704	3,096	387	976	122
46	11,584	1,448	5,904	738	3,240	405	1,024	128
47	12,344	1,543	6,296	787	3,456	432	1,088	136
48	12,712	1,589	6,480	810	3,560	445	1,120	140
49	13,288	1,661	6,776	847	3,720	465	1,176	147
50	13,864	1,733	7,072	884	3,880	485	1,224	153
51	14,664	1,833	7,480	935	4,104	513	1,296	162
52	15,080	1,885	7,688	961	4,224	528	1,328	166
53	16,136	2,017	8,232	1,029	4,520	565	1,424	178
54	16,824	2,103	8,584	1,073	4,712	589	1,488	186
55	17,232	2,154	8,792	1,099	4,824	603	1,520	190
56	18,168	2,271	9,264	1,158	5,088	636	1,608	201
57	19,376	2,422	9,880	1,235	5,424	678	1,712	214
58	20,728	2,591	10,568	1,321	5,800	725	1,832	229
59	22,064	2,758	11,256	1,407	6,176	772	1,952	244
60	23,408	2,926	11,936	1,492	6,552	819	2,064	258

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	24,832	3,104	12,664	1,583	6,952	869	2,192	274
62	26,576	3,322	13,552	1,694	7,440	930	2,344	293
63	29,008	3,626	14,792	1,849	8,120	1,015	2,560	320
64	31,696	3,962	16,168	2,021	8,872	1,109	2,800	350
65	33,752	4,219	17,216	2,152	9,448	1,181	2,984	373
66	36,928	4,616	18,832	2,354	10,336	1,292	3,264	408
67	39,048	4,881	19,912	2,489	10,936	1,367	3,448	431
68	40,832	5,104	20,824	2,603	11,432	1,429	3,608	451
69	43,064	5,383	21,960	2,745	12,056	1,507	3,800	475
70	45,208	5,651	23,056	2,882	12,656	1,582	3,992	499
71	48,136	6,017	24,552	3,069	13,480	1,685	4,248	531
72	50,832	6,354	25,928	3,241	14,232	1,779	4,488	561
73	53,448	6,681	27,256	3,407	14,968	1,871	4,720	590
74	56,384	7,048	28,752	3,594	15,784	1,973	4,976	622
75	59,424	7,428	30,304	3,788	16,640	2,080	5,248	656
76	61,912	7,739	31,576	3,947	17,336	2,167	5,464	683
77	64,400	8,050	32,848	4,106	18,032	2,254	5,688	711
78	66,280	8,285	33,800	4,225	18,560	2,320	5,856	732
79	68,456	8,557	34,912	4,364	19,168	2,396	6,048	756
80	70,312	8,789	35,856	4,482	19,688	2,461	6,208	776
81*	72,776	9,097	37,112	4,639	20,376	2,547	6,424	803
82*	74,296	9,287	37,888	4,736	20,800	2,600	6,560	820
83*	75,432	9,429	38,472	4,809	21,120	2,640	6,664	833
84*	76,984	9,623	39,264	4,908	21,552	2,694	6,800	850
85*	77,960	9,745	39,760	4,970	21,832	2,729	6,880	860
86*	79,248	9,906	40,416	5,052	22,192	2,774	7,000	875
87*	80,520	10,065	41,064	5,133	22,544	2,818	7,112	889
88*	81,928	10,241	41,784	5,223	22,936	2,867	7,232	904
89*	83,488	10,436	42,576	5,322	23,376	2,922	7,368	921
90*	84,608	10,576	43,152	5,394	23,688	2,961	7,472	934
91*	86,176	10,772	43,952	5,494	24,128	3,016	7,608	951
92*	87,296	10,912	44,520	5,565	24,440	3,055	7,712	964
93*	88,704	11,088	45,240	5,655	24,840	3,105	7,832	979
94*	90,264	11,283	46,032	5,754	25,272	3,159	7,968	996
95*	91,112	11,389	46,464	5,808	25,512	3,189	8,048	1,006
96*	92,800	11,600	47,328	5,916	25,984	3,248	8,192	1,024
97*	93,784	11,723	47,832	5,979	26,256	3,282	8,280	1,035
98*	95,352	11,919	48,632	6,079	26,696	3,337	8,416	1,052
99*	96,480	12,060	49,208	6,151	27,016	3,377	8,520	1,065

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,824	478	1,952	244	1,072	134	336	42
5-18	3,536	442	1,800	225	992	124	312	39
19	3,632	454	1,856	232	1,016	127	320	40
20	3,632	454	1,856	232	1,016	127	320	40
21	3,632	454	1,856	232	1,016	127	320	40
22	3,920	490	2,000	250	1,096	137	344	43
23	4,016	502	2,048	256	1,128	141	352	44
24	4,352	544	2,216	277	1,216	152	384	48
25	4,432	554	2,264	283	1,240	155	392	49
26	4,680	585	2,384	298	1,312	164	416	52
27	5,064	633	2,584	323	1,416	177	448	56
28	5,256	657	2,680	335	1,472	184	464	58
29	5,440	680	2,776	347	1,520	190	480	60
30	5,472	684	2,792	349	1,536	192	480	60
31	5,520	690	2,816	352	1,544	193	488	61
32	5,736	717	2,928	366	1,608	201	504	63
33	5,920	740	3,016	377	1,656	207	520	65
34	6,016	752	3,072	384	1,688	211	528	66
35	6,192	774	3,160	395	1,736	217	544	68
36	6,400	800	3,264	408	1,792	224	568	71
37	6,400	800	3,264	408	1,792	224	568	71
38	6,496	812	3,312	414	1,816	227	576	72
39	6,496	812	3,312	414	1,816	227	576	72
40	6,688	836	3,408	426	1,872	234	592	74
41	7,032	879	3,584	448	1,968	246	624	78
42	7,280	910	3,712	464	2,040	255	640	80
43	7,656	957	3,904	488	2,144	268	680	85
44	7,944	993	4,048	506	2,224	278	704	88
45	8,616	1,077	4,392	549	2,416	302	760	95
46	9,040	1,130	4,608	576	2,528	316	800	100
47	9,632	1,204	4,912	614	2,696	337	848	106
48	9,920	1,240	5,056	632	2,776	347	872	109
49	10,368	1,296	5,288	661	2,904	363	912	114
50	10,816	1,352	5,520	690	3,032	379	952	119
51	11,440	1,430	5,832	729	3,200	400	1,008	126
52	11,768	1,471	6,000	750	3,296	412	1,040	130
53	12,584	1,573	6,416	802	3,520	440	1,112	139
54	13,128	1,641	6,696	837	3,672	459	1,160	145
55	13,448	1,681	6,856	857	3,768	471	1,184	148
56	14,168	1,771	7,224	903	3,968	496	1,248	156
57	15,112	1,889	7,704	963	4,232	529	1,336	167
58	16,168	2,021	8,248	1,031	4,528	566	1,424	178
59	17,216	2,152	8,784	1,098	4,824	603	1,520	190
60	18,264	2,283	9,312	1,164	5,112	639	1,616	202

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	19,376	2,422	9,880	1,235	5,424	678	1,712	214
62	20,736	2,592	10,576	1,322	5,808	726	1,832	229
63	22,632	2,829	11,544	1,443	6,336	792	2,000	250
64	24,720	3,090	12,608	1,576	6,920	865	2,184	273
65	26,336	3,292	13,432	1,679	7,376	922	2,328	291
66	28,808	3,601	14,696	1,837	8,064	1,008	2,544	318
67	30,464	3,808	15,536	1,942	8,528	1,066	2,688	336
68	31,856	3,982	16,248	2,031	8,920	1,115	2,816	352
69	33,592	4,199	17,128	2,141	9,408	1,176	2,968	371
70	35,264	4,408	17,984	2,248	9,872	1,234	3,112	389
71	37,552	4,694	19,152	2,394	10,512	1,314	3,312	414
72	39,656	4,957	20,224	2,528	11,104	1,388	3,504	438
73	41,688	5,211	21,264	2,658	11,672	1,459	3,680	460
74	43,984	5,498	22,432	2,804	12,312	1,539	3,880	485
75	46,352	5,794	23,640	2,955	12,976	1,622	4,096	512
76	48,296	6,037	24,632	3,079	13,520	1,690	4,264	533
77	50,240	6,280	25,624	3,203	14,064	1,758	4,440	555
78	51,704	6,463	26,368	3,296	14,480	1,810	4,568	571
79	53,400	6,675	27,232	3,404	14,952	1,869	4,712	589
80	54,856	6,857	27,976	3,497	15,360	1,920	4,840	605
81*	56,776	7,097	28,952	3,619	15,896	1,987	5,016	627
82*	57,952	7,244	29,552	3,694	16,224	2,028	5,120	640
83*	58,840	7,355	30,008	3,751	16,472	2,059	5,192	649
84*	60,056	7,507	30,632	3,829	16,816	2,102	5,304	663
85*	60,824	7,603	31,024	3,878	17,032	2,129	5,368	671
86*	61,816	7,727	31,528	3,941	17,312	2,164	5,456	682
87*	62,808	7,851	32,032	4,004	17,584	2,198	5,544	693
88*	63,912	7,989	32,592	4,074	17,896	2,237	5,640	705
89*	65,120	8,140	33,208	4,151	18,232	2,279	5,752	719
90*	65,992	8,249	33,656	4,207	18,480	2,310	5,824	728
91*	67,216	8,402	34,280	4,285	18,824	2,353	5,936	742
92*	68,096	8,512	34,728	4,341	19,064	2,383	6,016	752
93*	69,200	8,650	35,296	4,412	19,376	2,422	6,112	764
94*	70,416	8,802	35,912	4,489	19,720	2,465	6,216	777
95*	71,072	8,884	36,248	4,531	19,904	2,488	6,272	784
96*	72,392	9,049	36,920	4,615	20,272	2,534	6,392	799
97*	73,160	9,145	37,312	4,664	20,488	2,561	6,464	808
98*	74,384	9,298	37,936	4,742	20,824	2,603	6,568	821
99*	75,264	9,408	38,384	4,798	21,072	2,634	6,648	831

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

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- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	9,216	1,152	4,704	588	2,584	323	816	102
5-18	9,216	1,152	4,704	588	2,584	323	816	102
19	9,312	1,164	4,752	594	2,608	326	824	103
20	9,504	1,188	4,848	606	2,664	333	840	105
21	9,608	1,201	4,904	613	2,688	336	848	106
22	9,904	1,238	5,048	631	2,776	347	872	109
23	10,288	1,286	5,248	656	2,880	360	912	114
24	10,576	1,322	5,392	674	2,960	370	936	117
25	11,344	1,418	5,784	723	3,176	397	1,000	125
26	12,032	1,504	6,136	767	3,368	421	1,064	133
27	12,720	1,590	6,488	811	3,560	445	1,120	140
28	13,304	1,663	6,784	848	3,728	466	1,176	147
29	13,688	1,711	6,984	873	3,832	479	1,208	151
30	13,880	1,735	7,080	885	3,888	486	1,224	153
31	14,272	1,784	7,280	910	4,000	500	1,264	158
32	14,464	1,808	7,376	922	4,048	506	1,280	160
33	14,848	1,856	7,576	947	4,160	520	1,312	164
34	15,432	1,929	7,872	984	4,320	540	1,360	170
35	15,720	1,965	8,016	1,002	4,400	550	1,392	174
36	15,720	1,965	8,016	1,002	4,400	550	1,392	174
37	16,008	2,001	8,168	1,021	4,480	560	1,416	177
38	16,400	2,050	8,368	1,046	4,592	574	1,448	181
39	16,496	2,062	8,416	1,052	4,616	577	1,456	182
40	16,688	2,086	8,512	1,064	4,672	584	1,472	184
41	17,152	2,144	8,744	1,093	4,800	600	1,512	189
42	17,896	2,237	9,128	1,141	5,008	626	1,584	198
43	18,696	2,337	9,536	1,192	5,232	654	1,648	206
44	19,968	2,496	10,184	1,273	5,592	699	1,760	220
45	21,192	2,649	10,808	1,351	5,936	742	1,872	234
46	22,200	2,775	11,320	1,415	6,216	777	1,960	245
47	23,128	2,891	11,792	1,474	6,472	809	2,040	255
48	24,040	3,005	12,264	1,533	6,728	841	2,120	265
49	25,168	3,146	12,832	1,604	7,048	881	2,224	278
50	26,296	3,287	13,408	1,676	7,360	920	2,320	290
51	27,752	3,469	14,152	1,769	7,768	971	2,448	306
52	28,920	3,615	14,752	1,844	8,096	1,012	2,552	319
53	29,992	3,749	15,296	1,912	8,400	1,050	2,648	331
54	31,376	3,922	16,000	2,000	8,784	1,098	2,768	346
55	32,664	4,083	16,656	2,082	9,144	1,143	2,888	361
56	34,576	4,322	17,632	2,204	9,680	1,210	3,056	382
57	36,824	4,603	18,784	2,348	10,312	1,289	3,248	406
58	38,520	4,815	19,648	2,456	10,784	1,348	3,400	425
59	41,088	5,136	20,952	2,619	11,504	1,438	3,632	454
60	43,760	5,470	22,320	2,790	12,256	1,532	3,864	483

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	46,520	5,815	23,728	2,966	13,024	1,628	4,104	513
62	49,672	6,209	25,336	3,167	13,912	1,739	4,384	548
63	53,784	6,723	27,432	3,429	15,056	1,882	4,752	594
64	58,976	7,372	30,080	3,760	16,512	2,064	5,208	651
65	63,744	7,968	32,512	4,064	17,848	2,231	5,632	704
66	69,168	8,646	35,272	4,409	19,368	2,421	6,104	763
67	73,256	9,157	37,360	4,670	20,512	2,564	6,472	809
68	76,296	9,537	38,912	4,864	21,360	2,670	6,736	842
69	80,256	10,032	40,928	5,116	22,472	2,809	7,088	886
70	83,992	10,499	42,832	5,354	23,520	2,940	7,416	927
71	89,480	11,185	45,632	5,704	25,056	3,132	7,904	988
72	94,440	11,805	48,168	6,021	26,440	3,305	8,336	1,042
73	99,312	12,414	50,648	6,331	27,808	3,476	8,768	1,096
74	104,384	13,048	53,232	6,654	29,224	3,653	9,216	1,152
75	109,256	13,657	55,720	6,965	30,592	3,824	9,648	1,206
76	115,120	14,390	58,712	7,339	32,232	4,029	10,168	1,271
77	119,728	14,966	61,064	7,633	33,520	4,190	10,568	1,321
78	124,216	15,527	63,352	7,919	34,784	4,348	10,968	1,371
79	125,152	15,644	63,824	7,978	35,040	4,380	11,048	1,381
80	127,736	15,967	65,144	8,143	35,768	4,471	11,280	1,410
81*	136,416	17,052	69,576	8,697	38,200	4,775	12,048	1,506
82*	139,056	17,382	70,920	8,865	38,936	4,867	12,280	1,535
83*	141,528	17,691	72,176	9,022	39,624	4,953	12,496	1,562
84*	143,760	17,970	73,320	9,165	40,256	5,032	12,696	1,587
85*	146,336	18,292	74,632	9,329	40,976	5,122	12,920	1,615
86*	149,024	18,628	76,000	9,500	41,728	5,216	13,160	1,645
87*	151,384	18,923	77,208	9,651	42,384	5,298	13,368	1,671
88*	153,728	19,216	78,400	9,800	43,040	5,380	13,576	1,697
89*	156,192	19,524	79,656	9,957	43,736	5,467	13,792	1,724
90*	158,664	19,833	80,920	10,115	44,424	5,553	14,008	1,751
91*	161,248	20,156	82,240	10,280	45,152	5,644	14,240	1,780
92*	163,592	20,449	83,432	10,429	45,808	5,726	14,448	1,806
93*	166,056	20,757	84,688	10,586	46,496	5,812	14,664	1,833
94*	168,744	21,093	86,056	10,757	47,248	5,906	14,904	1,863
95*	171,216	21,402	87,320	10,915	47,944	5,993	15,120	1,890
96*	173,792	21,724	88,632	11,079	48,664	6,083	15,344	1,918
97*	175,928	21,991	89,720	11,215	49,256	6,157	15,536	1,942
98*	178,496	22,312	91,032	11,379	49,976	6,247	15,760	1,970
99*	181,072	22,634	92,344	11,543	50,704	6,338	15,992	1,999

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,256	532	2,168	271	1,192	149	376	47
5-18	3,904	488	1,992	249	1,096	137	344	43
19	4,088	511	2,088	261	1,144	143	360	45
20	4,088	511	2,088	261	1,144	143	360	45
21	4,128	516	2,104	263	1,152	144	368	46
22	4,200	525	2,144	268	1,176	147	368	46
23	4,296	537	2,192	274	1,200	150	376	47
24	4,736	592	2,416	302	1,328	166	416	52
25	4,912	614	2,504	313	1,376	172	432	54
26	5,088	636	2,592	324	1,424	178	448	56
27	5,520	690	2,816	352	1,544	193	488	61
28	5,696	712	2,904	363	1,592	199	504	63
29	5,872	734	2,992	374	1,648	206	520	65
30	5,984	748	3,048	381	1,672	209	528	66
31	6,048	756	3,088	386	1,696	212	536	67
32	6,136	767	3,128	391	1,720	215	544	68
33	6,224	778	3,176	397	1,744	218	552	69
34	6,392	799	3,256	407	1,792	224	568	71
35	6,608	826	3,368	421	1,848	231	584	73
36	6,840	855	3,488	436	1,912	239	600	75
37	6,840	855	3,488	436	1,912	239	600	75
38	7,016	877	3,576	447	1,968	246	616	77
39	7,016	877	3,576	447	1,968	246	616	77
40	7,104	888	3,624	453	1,992	249	624	78
41	7,616	952	3,888	486	2,136	267	672	84
42	7,944	993	4,048	506	2,224	278	704	88
43	8,304	1,038	4,232	529	2,328	291	736	92
44	8,664	1,083	4,416	552	2,424	303	768	96
45	9,208	1,151	4,696	587	2,576	322	816	102
46	9,568	1,196	4,880	610	2,680	335	848	106
47	10,208	1,276	5,208	651	2,856	357	904	113
48	10,680	1,335	5,448	681	2,992	374	944	118
49	11,192	1,399	5,704	713	3,136	392	992	124
50	11,744	1,468	5,992	749	3,288	411	1,040	130
51	12,344	1,543	6,296	787	3,456	432	1,088	136
52	12,632	1,579	6,440	805	3,536	442	1,112	139
53	13,304	1,663	6,784	848	3,728	466	1,176	147
54	13,880	1,735	7,080	885	3,888	486	1,224	153
55	14,368	1,796	7,328	916	4,024	503	1,272	159
56	15,328	1,916	7,816	977	4,288	536	1,352	169
57	16,296	2,037	8,312	1,039	4,560	570	1,440	180
58	17,264	2,158	8,808	1,101	4,832	604	1,528	191
59	18,512	2,314	9,440	1,180	5,184	648	1,632	204
60	19,568	2,446	9,976	1,247	5,480	685	1,728	216

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	20,728	2,591	10,568	1,321	5,800	725	1,832	229
62	22,208	2,776	11,328	1,416	6,216	777	1,960	245
63	24,152	3,019	12,320	1,540	6,760	845	2,136	267
64	26,368	3,296	13,448	1,681	7,384	923	2,328	291
65	28,392	3,549	14,480	1,810	7,952	994	2,504	313
66	30,936	3,867	15,776	1,972	8,664	1,083	2,728	341
67	32,720	4,090	16,688	2,086	9,160	1,145	2,888	361
68	34,184	4,273	17,432	2,179	9,568	1,196	3,016	377
69	35,968	4,496	18,344	2,293	10,072	1,259	3,176	397
70	37,784	4,723	19,272	2,409	10,576	1,322	3,336	417
71	40,264	5,033	20,536	2,567	11,272	1,409	3,552	444
72	42,592	5,324	21,720	2,715	11,928	1,491	3,760	470
73	44,512	5,564	22,704	2,838	12,464	1,558	3,928	491
74	47,200	5,900	24,072	3,009	13,216	1,652	4,168	521
75	49,664	6,208	25,328	3,166	13,904	1,738	4,384	548
76	51,792	6,474	26,416	3,302	14,504	1,813	4,576	572
77	53,784	6,723	27,432	3,429	15,056	1,882	4,752	594
78	55,400	6,925	28,256	3,532	15,512	1,939	4,888	611
79	57,256	7,157	29,200	3,650	16,032	2,004	5,056	632
80	58,840	7,355	30,008	3,751	16,472	2,059	5,192	649
81*	60,760	7,595	30,984	3,873	17,016	2,127	5,368	671
82*	62,144	7,768	31,696	3,962	17,400	2,175	5,488	686
83*	63,160	7,895	32,208	4,026	17,688	2,211	5,576	697
84*	64,472	8,059	32,880	4,110	18,056	2,257	5,696	712
85*	65,280	8,160	33,296	4,162	18,280	2,285	5,768	721
86*	66,400	8,300	33,864	4,233	18,592	2,324	5,864	733
87*	67,408	8,426	34,376	4,297	18,872	2,359	5,952	744
88*	68,520	8,565	34,944	4,368	19,184	2,398	6,048	756
89*	69,640	8,705	35,520	4,440	19,496	2,437	6,152	769
90*	70,744	8,843	36,080	4,510	19,808	2,476	6,248	781
91*	72,064	9,008	36,752	4,594	20,176	2,522	6,360	795
92*	73,184	9,148	37,320	4,665	20,488	2,561	6,464	808
93*	74,088	9,261	37,784	4,723	20,744	2,593	6,544	818
94*	75,400	9,425	38,456	4,807	21,112	2,639	6,656	832
95*	76,016	9,502	38,768	4,846	21,288	2,661	6,712	839
96*	77,528	9,691	39,536	4,942	21,704	2,713	6,848	856
97*	78,440	9,805	40,008	5,001	21,960	2,745	6,928	866
98*	79,664	9,958	40,632	5,079	22,304	2,788	7,032	879
99*	80,672	10,084	41,144	5,143	22,592	2,824	7,120	890

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,840	480	1,960	245	1,072	134	336	42
5-18	3,560	445	1,816	227	1,000	125	312	39
19	3,648	456	1,864	233	1,024	128	320	40
20	3,648	456	1,864	233	1,024	128	320	40
21	3,648	456	1,864	233	1,024	128	320	40
22	3,936	492	2,008	251	1,104	138	344	43
23	4,024	503	2,056	257	1,128	141	352	44
24	4,416	552	2,256	282	1,240	155	392	49
25	4,512	564	2,304	288	1,264	158	400	50
26	4,704	588	2,400	300	1,320	165	416	52
27	5,088	636	2,592	324	1,424	178	448	56
28	5,272	659	2,688	336	1,480	185	464	58
29	5,472	684	2,792	349	1,536	192	480	60
30	5,512	689	2,808	351	1,544	193	488	61
31	5,576	697	2,840	355	1,560	195	496	62
32	5,760	720	2,936	367	1,616	202	512	64
33	5,952	744	3,032	379	1,664	208	528	66
34	6,040	755	3,080	385	1,688	211	536	67
35	6,232	779	3,176	397	1,744	218	552	69
36	6,424	803	3,280	410	1,800	225	568	71
37	6,424	803	3,280	410	1,800	225	568	71
38	6,528	816	3,328	416	1,824	228	576	72
39	6,528	816	3,328	416	1,824	228	576	72
40	6,720	840	3,424	428	1,880	235	592	74
41	7,072	884	3,608	451	1,984	248	624	78
42	7,320	915	3,736	467	2,048	256	648	81
43	7,712	964	3,936	492	2,160	270	680	85
44	7,984	998	4,072	509	2,232	279	704	88
45	8,664	1,083	4,416	552	2,424	303	768	96
46	9,088	1,136	4,632	579	2,544	318	800	100
47	9,664	1,208	4,928	616	2,704	338	856	107
48	9,976	1,247	5,088	636	2,792	349	880	110
49	10,424	1,303	5,320	665	2,920	365	920	115
50	10,880	1,360	5,552	694	3,048	381	960	120
51	11,504	1,438	5,864	733	3,224	403	1,016	127
52	11,824	1,478	6,032	754	3,312	414	1,048	131
53	12,664	1,583	6,456	807	3,544	443	1,120	140
54	13,192	1,649	6,728	841	3,696	462	1,168	146
55	13,512	1,689	6,888	861	3,784	473	1,192	149
56	14,248	1,781	7,264	908	3,992	499	1,256	157
57	15,192	1,899	7,744	968	4,256	532	1,344	168
58	16,256	2,032	8,288	1,036	4,552	569	1,432	179
59	17,312	2,164	8,832	1,104	4,848	606	1,528	191
60	18,360	2,295	9,360	1,170	5,144	643	1,624	203

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	19,480	2,435	9,936	1,242	5,456	682	1,720	215
62	20,840	2,605	10,632	1,329	5,832	729	1,840	230
63	22,752	2,844	11,600	1,450	6,368	796	2,008	251
64	24,856	3,107	12,680	1,585	6,960	870	2,192	274
65	26,472	3,309	13,504	1,688	7,416	927	2,336	292
66	28,976	3,622	14,776	1,847	8,112	1,014	2,560	320
67	30,624	3,828	15,616	1,952	8,576	1,072	2,704	338
68	32,024	4,003	16,336	2,042	8,968	1,121	2,824	353
69	33,776	4,222	17,224	2,153	9,456	1,182	2,984	373
70	35,448	4,431	18,080	2,260	9,928	1,241	3,128	391
71	37,752	4,719	19,256	2,407	10,568	1,321	3,336	417
72	39,864	4,983	20,328	2,541	11,160	1,395	3,520	440
73	41,928	5,241	21,384	2,673	11,736	1,467	3,704	463
74	44,232	5,529	22,560	2,820	12,384	1,548	3,904	488
75	46,600	5,825	23,768	2,971	13,048	1,631	4,112	514
76	48,560	6,070	24,768	3,096	13,600	1,700	4,288	536
77	50,512	6,314	25,760	3,220	14,144	1,768	4,464	558
78	51,984	6,498	26,512	3,314	14,552	1,819	4,592	574
79	53,704	6,713	27,392	3,424	15,040	1,880	4,744	593
80	55,160	6,895	28,128	3,516	15,448	1,931	4,872	609
81*	57,088	7,136	29,112	3,639	15,984	1,998	5,040	630
82*	58,280	7,285	29,720	3,715	16,320	2,040	5,144	643
83*	59,168	7,396	30,176	3,772	16,568	2,071	5,224	653
84*	60,392	7,549	30,800	3,850	16,912	2,114	5,336	667
85*	61,160	7,645	31,192	3,899	17,128	2,141	5,400	675
86*	62,160	7,770	31,704	3,963	17,408	2,176	5,488	686
87*	63,160	7,895	32,208	4,026	17,688	2,211	5,576	697
88*	64,264	8,033	32,776	4,097	17,992	2,249	5,672	709
89*	65,472	8,184	33,392	4,174	18,336	2,292	5,784	723
90*	66,368	8,296	33,848	4,231	18,584	2,323	5,864	733
91*	67,576	8,447	34,464	4,308	18,920	2,365	5,968	746
92*	68,464	8,558	34,920	4,365	19,168	2,396	6,048	756
93*	69,576	8,697	35,480	4,435	19,480	2,435	6,144	768
94*	70,800	8,850	36,112	4,514	19,824	2,478	6,248	781
95*	71,456	8,932	36,440	4,555	20,008	2,501	6,312	789
96*	72,800	9,100	37,128	4,641	20,384	2,548	6,432	804
97*	73,568	9,196	37,520	4,690	20,600	2,575	6,496	812
98*	74,784	9,348	38,136	4,767	20,936	2,617	6,600	825
99*	75,672	9,459	38,592	4,824	21,192	2,649	6,680	835

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,008	376	1,536	192	840	105	264	33
5-18	2,784	348	1,416	177	776	97	248	31
19	2,848	356	1,456	182	800	100	248	31
20	2,848	356	1,456	182	800	100	248	31
21	2,848	356	1,456	182	800	100	248	31
22	3,072	384	1,568	196	864	108	272	34
23	3,144	393	1,600	200	880	110	280	35
24	3,448	431	1,760	220	968	121	304	38
25	3,520	440	1,792	224	984	123	312	39
26	3,672	459	1,872	234	1,032	129	328	41
27	3,976	497	2,024	253	1,112	139	352	44
28	4,120	515	2,104	263	1,152	144	360	45
29	4,272	534	2,176	272	1,200	150	376	47
30	4,304	538	2,192	274	1,208	151	384	48
31	4,352	544	2,216	277	1,216	152	384	48
32	4,504	563	2,296	287	1,264	158	400	50
33	4,648	581	2,368	296	1,304	163	408	51
34	4,720	590	2,408	301	1,320	165	416	52
35	4,872	609	2,488	311	1,368	171	432	54
36	5,016	627	2,560	320	1,408	176	440	55
37	5,016	627	2,560	320	1,408	176	440	55
38	5,088	636	2,592	324	1,424	178	448	56
39	5,088	636	2,592	324	1,424	178	448	56
40	5,248	656	2,680	335	1,472	184	464	58
41	5,520	690	2,816	352	1,544	193	488	61
42	5,712	714	2,912	364	1,600	200	504	63
43	6,024	753	3,072	384	1,688	211	528	66
44	6,232	779	3,176	397	1,744	218	552	69
45	6,760	845	3,448	431	1,896	237	600	75
46	7,088	886	3,616	452	1,984	248	624	78
47	7,544	943	3,848	481	2,112	264	664	83
48	7,784	973	3,968	496	2,176	272	688	86
49	8,136	1,017	4,152	519	2,280	285	720	90
50	8,496	1,062	4,336	542	2,376	297	752	94
51	8,976	1,122	4,576	572	2,512	314	792	99
52	9,224	1,153	4,704	588	2,584	323	816	102
53	9,888	1,236	5,040	630	2,768	346	872	109
54	10,296	1,287	5,248	656	2,880	360	912	114
55	10,544	1,318	5,376	672	2,952	369	928	116
56	11,120	1,390	5,672	709	3,112	389	984	123
57	11,856	1,482	6,048	756	3,320	415	1,048	131
58	12,688	1,586	6,472	809	3,552	444	1,120	140
59	13,512	1,689	6,888	861	3,784	473	1,192	149
60	14,328	1,791	7,304	913	4,008	501	1,264	158

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	15,200	1,900	7,752	969	4,256	532	1,344	168
62	16,264	2,033	8,296	1,037	4,552	569	1,440	180
63	17,752	2,219	9,056	1,132	4,968	621	1,568	196
64	19,392	2,424	9,888	1,236	5,432	679	1,712	214
65	20,656	2,582	10,536	1,317	5,784	723	1,824	228
66	22,600	2,825	11,528	1,441	6,328	791	1,992	249
67	23,896	2,987	12,184	1,523	6,688	836	2,112	264
68	24,984	3,123	12,744	1,593	6,992	874	2,208	276
69	26,352	3,294	13,440	1,680	7,376	922	2,328	291
70	27,656	3,457	14,104	1,763	7,744	968	2,440	305
71	29,456	3,682	15,024	1,878	8,248	1,031	2,600	325
72	31,104	3,888	15,864	1,983	8,712	1,089	2,744	343
73	32,704	4,088	16,680	2,085	9,160	1,145	2,888	361
74	34,512	4,314	17,600	2,200	9,664	1,208	3,048	381
75	36,360	4,545	18,544	2,318	10,184	1,273	3,208	401
76	37,888	4,736	19,320	2,415	10,608	1,326	3,344	418
77	39,408	4,926	20,096	2,512	11,032	1,379	3,480	435
78	40,552	5,069	20,680	2,585	11,352	1,419	3,584	448
79	41,888	5,236	21,360	2,670	11,728	1,466	3,696	462
80	43,032	5,379	21,944	2,743	12,048	1,506	3,800	475
81*	44,528	5,566	22,712	2,839	12,464	1,558	3,928	491
82*	45,464	5,683	23,184	2,898	12,728	1,591	4,016	502
83*	46,152	5,769	23,536	2,942	12,920	1,615	4,072	509
84*	47,112	5,889	24,024	3,003	13,192	1,649	4,160	520
85*	47,712	5,964	24,336	3,042	13,360	1,670	4,216	527
86*	48,488	6,061	24,728	3,091	13,576	1,697	4,280	535
87*	49,272	6,159	25,128	3,141	13,800	1,725	4,352	544
88*	50,128	6,266	25,568	3,196	14,032	1,754	4,424	553
89*	51,080	6,385	26,048	3,256	14,304	1,788	4,512	564
90*	51,768	6,471	26,400	3,300	14,496	1,812	4,568	571
91*	52,712	6,589	26,880	3,360	14,760	1,845	4,656	582
92*	53,408	6,676	27,240	3,405	14,952	1,869	4,712	589
93*	54,272	6,784	27,680	3,460	15,200	1,900	4,792	599
94*	55,232	6,904	28,168	3,521	15,464	1,933	4,880	610
95*	55,744	6,968	28,432	3,554	15,608	1,951	4,920	615
96*	56,792	7,099	28,960	3,620	15,904	1,988	5,016	627
97*	57,392	7,174	29,272	3,659	16,072	2,009	5,064	633
98*	58,336	7,292	29,752	3,719	16,336	2,042	5,152	644
99*	59,032	7,379	30,104	3,763	16,528	2,066	5,216	652

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	10,144	1,268	5,176	647	2,840	355	896	112
5-18	10,144	1,268	5,176	647	2,840	355	896	112
19	10,240	1,280	5,224	653	2,864	358	904	113
20	10,448	1,306	5,328	666	2,928	366	920	115
21	10,560	1,320	5,384	673	2,960	370	936	117
22	10,888	1,361	5,552	694	3,048	381	960	120
23	11,320	1,415	5,776	722	3,168	396	1,000	125
24	11,640	1,455	5,936	742	3,256	407	1,024	128
25	12,480	1,560	6,368	796	3,496	437	1,104	138
26	13,240	1,655	6,752	844	3,704	463	1,168	146
27	13,984	1,748	7,128	891	3,912	489	1,232	154
28	14,624	1,828	7,456	932	4,096	512	1,288	161
29	15,048	1,881	7,672	959	4,216	527	1,328	166
30	15,264	1,908	7,784	973	4,272	534	1,344	168
31	15,696	1,962	8,008	1,001	4,392	549	1,384	173
32	15,904	1,988	8,112	1,014	4,456	557	1,408	176
33	16,336	2,042	8,328	1,041	4,576	572	1,440	180
34	16,960	2,120	8,648	1,081	4,752	594	1,496	187
35	17,288	2,161	8,816	1,102	4,840	605	1,528	191
36	17,288	2,161	8,816	1,102	4,840	605	1,528	191
37	17,600	2,200	8,976	1,122	4,928	616	1,552	194
38	18,032	2,254	9,200	1,150	5,048	631	1,592	199
39	18,152	2,269	9,256	1,157	5,080	635	1,600	200
40	18,360	2,295	9,360	1,170	5,144	643	1,624	203
41	18,872	2,359	9,624	1,203	5,288	661	1,664	208
42	19,680	2,460	10,040	1,255	5,512	689	1,736	217
43	20,560	2,570	10,488	1,311	5,760	720	1,816	227
44	21,968	2,746	11,200	1,400	6,152	769	1,936	242
45	23,312	2,914	11,888	1,486	6,528	816	2,056	257
46	24,416	3,052	12,456	1,557	6,840	855	2,152	269
47	25,448	3,181	12,976	1,622	7,128	891	2,248	281
48	26,448	3,306	13,488	1,686	7,408	926	2,336	292
49	27,688	3,461	14,120	1,765	7,752	969	2,448	306
50	28,928	3,616	14,752	1,844	8,096	1,012	2,552	319
51	30,528	3,816	15,568	1,946	8,544	1,068	2,696	337
52	31,808	3,976	16,224	2,028	8,904	1,113	2,808	351
53	32,992	4,124	16,824	2,103	9,240	1,155	2,912	364
54	34,512	4,314	17,600	2,200	9,664	1,208	3,048	381
55	35,928	4,491	18,320	2,290	10,056	1,257	3,176	397
56	38,032	4,754	19,400	2,425	10,648	1,331	3,360	420
57	40,496	5,062	20,656	2,582	11,336	1,417	3,576	447
58	42,376	5,297	21,608	2,701	11,864	1,483	3,744	468
59	45,200	5,650	23,056	2,882	12,656	1,582	3,992	499
60	48,128	6,016	24,544	3,068	13,472	1,684	4,248	531

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKDO/USDO) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	51,176	6,397	26,096	3,262	14,328	1,791	4,520	565
62	54,640	6,830	27,864	3,483	15,296	1,912	4,824	603
63	59,160	7,395	30,168	3,771	16,568	2,071	5,224	653
64	64,872	8,109	33,088	4,136	18,168	2,271	5,728	716
65	70,104	8,763	35,752	4,469	19,632	2,454	6,192	774
66	76,088	9,511	38,808	4,851	21,304	2,663	6,720	840
67	80,576	10,072	41,096	5,137	22,560	2,820	7,112	889
68	83,928	10,491	42,800	5,350	23,496	2,937	7,408	926
69	88,288	11,036	45,024	5,628	24,720	3,090	7,792	974
70	92,384	11,548	47,112	5,889	25,864	3,233	8,160	1,020
71	98,424	12,303	50,200	6,275	27,560	3,445	8,688	1,086
72	103,880	12,985	52,976	6,622	29,088	3,636	9,176	1,147
73	109,240	13,655	55,712	6,964	30,584	3,823	9,648	1,206
74	114,816	14,352	58,560	7,320	32,152	4,019	10,136	1,267
75	120,184	15,023	61,296	7,662	33,648	4,206	10,616	1,327
76	126,624	15,828	64,576	8,072	35,456	4,432	11,184	1,398
77	131,696	16,462	67,168	8,396	36,872	4,609	11,632	1,454
78	136,632	17,079	69,680	8,710	38,256	4,782	12,064	1,508
79	137,656	17,207	70,208	8,776	38,544	4,818	12,152	1,519
80	140,504	17,563	71,656	8,957	39,344	4,918	12,408	1,551
81*	150,056	18,757	76,528	9,566	42,016	5,252	13,248	1,656
82*	152,968	19,121	78,016	9,752	42,832	5,354	13,504	1,688
83*	155,688	19,461	79,400	9,925	43,592	5,449	13,744	1,718
84*	158,136	19,767	80,648	10,081	44,280	5,535	13,960	1,745
85*	160,976	20,122	82,096	10,262	45,072	5,634	14,216	1,777
86*	163,928	20,491	83,600	10,450	45,896	5,737	14,472	1,809
87*	166,520	20,815	84,928	10,616	46,624	5,828	14,704	1,838
88*	169,112	21,139	86,248	10,781	47,352	5,919	14,936	1,867
89*	171,816	21,477	87,624	10,953	48,112	6,014	15,168	1,896
90*	174,536	21,817	89,016	11,127	48,872	6,109	15,408	1,926
91*	177,368	22,171	90,456	11,307	49,664	6,208	15,664	1,958
92*	179,960	22,495	91,776	11,472	50,392	6,299	15,888	1,986
93*	182,664	22,833	93,160	11,645	51,144	6,393	16,128	2,016
94*	185,624	23,203	94,672	11,834	51,976	6,497	16,392	2,049
95*	188,344	23,543	96,056	12,007	52,736	6,592	16,632	2,079
96*	191,176	23,897	97,496	12,187	53,528	6,691	16,880	2,110
97*	193,512	24,189	98,688	12,336	54,184	6,773	17,088	2,136
98*	196,344	24,543	100,136	12,517	54,976	6,872	17,336	2,167
99*	199,176	24,897	101,576	12,697	55,768	6,971	17,584	2,198

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,680	585	2,384	298	1,312	164	416	52
5-18	4,296	537	2,192	274	1,200	150	376	47
19	4,504	563	2,296	287	1,264	158	400	50
20	4,504	563	2,296	287	1,264	158	400	50
21	4,536	567	2,312	289	1,272	159	400	50
22	4,632	579	2,360	295	1,296	162	408	51
23	4,728	591	2,408	301	1,320	165	416	52
24	5,208	651	2,656	332	1,456	182	456	57
25	5,400	675	2,752	344	1,512	189	480	60
26	5,592	699	2,848	356	1,568	196	496	62
27	6,072	759	3,096	387	1,704	213	536	67
28	6,272	784	3,200	400	1,760	220	552	69
29	6,464	808	3,296	412	1,808	226	568	71
30	6,584	823	3,360	420	1,840	230	584	73
31	6,656	832	3,392	424	1,864	233	584	73
32	6,752	844	3,440	430	1,888	236	600	75
33	6,848	856	3,496	437	1,920	240	608	76
34	7,032	879	3,584	448	1,968	246	624	78
35	7,264	908	3,704	463	2,032	254	640	80
36	7,520	940	3,832	479	2,104	263	664	83
37	7,520	940	3,832	479	2,104	263	664	83
38	7,712	964	3,936	492	2,160	270	680	85
39	7,712	964	3,936	492	2,160	270	680	85
40	7,816	977	3,984	498	2,192	274	688	86
41	8,376	1,047	4,272	534	2,344	293	736	92
42	8,744	1,093	4,456	557	2,448	306	776	97
43	9,136	1,142	4,656	582	2,560	320	808	101
44	9,528	1,191	4,856	607	2,664	333	840	105
45	10,120	1,265	5,160	645	2,832	354	896	112
46	10,528	1,316	5,368	671	2,944	368	928	116
47	11,240	1,405	5,736	717	3,144	393	992	124
48	11,744	1,468	5,992	749	3,288	411	1,040	130
49	12,304	1,538	6,272	784	3,448	431	1,088	136
50	12,912	1,614	6,584	823	3,616	452	1,144	143
51	13,576	1,697	6,920	865	3,800	475	1,200	150
52	13,896	1,737	7,088	886	3,888	486	1,224	153
53	14,632	1,829	7,464	933	4,096	512	1,296	162
54	15,264	1,908	7,784	973	4,272	534	1,344	168
55	15,800	1,975	8,056	1,007	4,424	553	1,392	174
56	16,856	2,107	8,600	1,075	4,720	590	1,488	186
57	17,920	2,240	9,136	1,142	5,016	627	1,584	198
58	18,984	2,373	9,680	1,210	5,312	664	1,680	210
59	20,360	2,545	10,384	1,298	5,704	713	1,800	225
60	21,528	2,691	10,976	1,372	6,024	753	1,904	238

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,792	2,849	11,624	1,453	6,384	798	2,016	252
62	24,432	3,054	12,464	1,558	6,840	855	2,160	270
63	26,560	3,320	13,544	1,693	7,440	930	2,344	293
64	29,008	3,626	14,792	1,849	8,120	1,015	2,560	320
65	31,232	3,904	15,928	1,991	8,744	1,093	2,760	345
66	34,032	4,254	17,360	2,170	9,528	1,191	3,008	376
67	35,992	4,499	18,352	2,294	10,080	1,260	3,176	397
68	37,608	4,701	19,184	2,398	10,528	1,316	3,320	415
69	39,560	4,945	20,176	2,522	11,080	1,385	3,496	437
70	41,568	5,196	21,200	2,650	11,640	1,455	3,672	459
71	44,296	5,537	22,592	2,824	12,400	1,550	3,912	489
72	46,864	5,858	23,904	2,988	13,120	1,640	4,136	517
73	48,960	6,120	24,968	3,121	13,712	1,714	4,320	540
74	51,912	6,489	26,472	3,309	14,536	1,817	4,584	573
75	54,624	6,828	27,856	3,482	15,296	1,912	4,824	603
76	56,968	7,121	29,056	3,632	15,952	1,994	5,032	629
77	59,160	7,395	30,168	3,771	16,568	2,071	5,224	653
78	60,936	7,617	31,080	3,885	17,064	2,133	5,384	673
79	62,984	7,873	32,120	4,015	17,632	2,204	5,560	695
80	64,728	8,091	33,008	4,126	18,120	2,265	5,712	714
81*	66,832	8,354	34,088	4,261	18,712	2,339	5,904	738
82*	68,360	8,545	34,864	4,358	19,144	2,393	6,040	755
83*	69,472	8,684	35,432	4,429	19,456	2,432	6,136	767
84*	70,920	8,865	36,168	4,521	19,856	2,482	6,264	783
85*	71,808	8,976	36,624	4,578	20,104	2,513	6,344	793
86*	73,032	9,129	37,248	4,656	20,448	2,556	6,448	806
87*	74,152	9,269	37,816	4,727	20,760	2,595	6,544	818
88*	75,376	9,422	38,440	4,805	21,104	2,638	6,656	832
89*	76,592	9,574	39,064	4,883	21,448	2,681	6,760	845
90*	77,824	9,728	39,688	4,961	21,792	2,724	6,872	859
91*	79,280	9,910	40,432	5,054	22,200	2,775	7,000	875
92*	80,496	10,062	41,056	5,132	22,536	2,817	7,104	888
93*	81,504	10,188	41,568	5,196	22,824	2,853	7,200	900
94*	82,944	10,368	42,304	5,288	23,224	2,903	7,320	915
95*	83,616	10,452	42,648	5,331	23,416	2,927	7,384	923
96*	85,288	10,661	43,496	5,437	23,880	2,985	7,528	941
97*	86,288	10,786	44,008	5,501	24,160	3,020	7,616	952
98*	87,624	10,953	44,688	5,586	24,536	3,067	7,736	967
99*	88,744	11,093	45,256	5,657	24,848	3,106	7,840	980

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,216	527	2,152	269	1,184	148	376	47
5-18	3,912	489	1,992	249	1,096	137	344	43
19	4,008	501	2,048	256	1,120	140	352	44
20	4,008	501	2,048	256	1,120	140	352	44
21	4,008	501	2,048	256	1,120	140	352	44
22	4,336	542	2,208	276	1,216	152	384	48
23	4,432	554	2,264	283	1,240	155	392	49
24	4,856	607	2,480	310	1,360	170	432	54
25	4,968	621	2,536	317	1,392	174	440	55
26	5,176	647	2,640	330	1,448	181	456	57
27	5,592	699	2,848	356	1,568	196	496	62
28	5,800	725	2,960	370	1,624	203	512	64
29	6,016	752	3,072	384	1,688	211	528	66
30	6,064	758	3,096	387	1,696	212	536	67
31	6,128	766	3,128	391	1,712	214	544	68
32	6,336	792	3,232	404	1,776	222	560	70
33	6,552	819	3,344	418	1,832	229	576	72
34	6,648	831	3,392	424	1,864	233	584	73
35	6,856	857	3,496	437	1,920	240	608	76
36	7,072	884	3,608	451	1,984	248	624	78
37	7,072	884	3,608	451	1,984	248	624	78
38	7,184	898	3,664	458	2,008	251	632	79
39	7,184	898	3,664	458	2,008	251	632	79
40	7,392	924	3,768	471	2,072	259	656	82
41	7,776	972	3,968	496	2,176	272	688	86
42	8,040	1,005	4,104	513	2,248	281	712	89
43	8,480	1,060	4,328	541	2,376	297	752	94
44	8,776	1,097	4,472	559	2,456	307	776	97
45	9,536	1,192	4,864	608	2,672	334	840	105
46	9,992	1,249	5,096	637	2,800	350	880	110
47	10,632	1,329	5,424	678	2,976	372	936	117
48	10,968	1,371	5,592	699	3,072	384	968	121
49	11,472	1,434	5,848	731	3,216	402	1,016	127
50	11,968	1,496	6,104	763	3,352	419	1,056	132
51	12,656	1,582	6,456	807	3,544	443	1,120	140
52	13,008	1,626	6,632	829	3,640	455	1,152	144
53	13,928	1,741	7,104	888	3,896	487	1,232	154
54	14,512	1,814	7,400	925	4,064	508	1,280	160
55	14,856	1,857	7,576	947	4,160	520	1,312	164
56	15,680	1,960	8,000	1,000	4,392	549	1,384	173
57	16,712	2,089	8,520	1,065	4,680	585	1,472	184
58	17,888	2,236	9,120	1,140	5,008	626	1,576	197
59	19,040	2,380	9,712	1,214	5,328	666	1,680	210
60	20,200	2,525	10,304	1,288	5,656	707	1,784	223

Effective from 22 April 2024
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	21,424	2,678	10,928	1,366	6,000	750	1,888	236
62	22,928	2,866	11,696	1,462	6,416	802	2,024	253
63	25,024	3,128	12,760	1,595	7,008	876	2,208	276
64	27,344	3,418	13,944	1,743	7,656	957	2,416	302
65	29,128	3,641	14,856	1,857	8,152	1,019	2,576	322
66	31,880	3,985	16,256	2,032	8,928	1,116	2,816	352
67	33,688	4,211	17,184	2,148	9,432	1,179	2,976	372
68	35,232	4,404	17,968	2,246	9,864	1,233	3,112	389
69	37,152	4,644	18,944	2,368	10,400	1,300	3,280	410
70	39,000	4,875	19,888	2,486	10,920	1,365	3,440	430
71	41,520	5,190	21,176	2,647	11,624	1,453	3,664	458
72	43,856	5,482	22,368	2,796	12,280	1,535	3,872	484
73	46,128	5,766	23,528	2,941	12,912	1,614	4,072	509
74	48,648	6,081	24,808	3,101	13,624	1,703	4,296	537
75	51,256	6,407	26,144	3,268	14,352	1,794	4,528	566
76	53,416	6,677	27,240	3,405	14,960	1,870	4,720	590
77	55,568	6,946	28,336	3,542	15,560	1,945	4,904	613
78	57,176	7,147	29,160	3,645	16,008	2,001	5,048	631
79	59,072	7,384	30,128	3,766	16,544	2,068	5,216	652
80	60,672	7,584	30,944	3,868	16,992	2,124	5,360	670
81*	62,792	7,849	32,024	4,003	17,584	2,198	5,544	693
82*	64,112	8,014	32,696	4,087	17,952	2,244	5,664	708
83*	65,088	8,136	33,192	4,149	18,224	2,278	5,744	718
84*	66,424	8,303	33,880	4,235	18,600	2,325	5,864	733
85*	67,272	8,409	34,312	4,289	18,840	2,355	5,944	743
86*	68,360	8,545	34,864	4,358	19,144	2,393	6,040	755
87*	69,472	8,684	35,432	4,429	19,456	2,432	6,136	767
88*	70,688	8,836	36,048	4,506	19,792	2,474	6,240	780
89*	72,024	9,003	36,736	4,592	20,168	2,521	6,360	795
90*	73,000	9,125	37,232	4,654	20,440	2,555	6,448	806
91*	74,344	9,293	37,912	4,739	20,816	2,602	6,568	821
92*	75,312	9,414	38,408	4,801	21,088	2,636	6,648	831
93*	76,544	9,568	39,040	4,880	21,432	2,679	6,760	845
94*	77,872	9,734	39,712	4,964	21,808	2,726	6,880	860
95*	78,608	9,826	40,088	5,011	22,008	2,751	6,944	868
96*	80,072	10,009	40,840	5,105	22,424	2,803	7,072	884
97*	80,920	10,115	41,272	5,159	22,656	2,832	7,144	893
98*	82,264	10,283	41,952	5,244	23,032	2,879	7,264	908
99*	83,240	10,405	42,456	5,307	23,304	2,913	7,352	919

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

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Notes:

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Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,296	412	1,680	210	920	115	288	36
5-18	3,056	382	1,560	195	856	107	272	34
19	3,128	391	1,592	199	872	109	280	35
20	3,128	391	1,592	199	872	109	280	35
21	3,128	391	1,592	199	872	109	280	35
22	3,384	423	1,728	216	944	118	296	37
23	3,464	433	1,768	221	968	121	304	38
24	3,784	473	1,928	241	1,056	132	336	42
25	3,872	484	1,976	247	1,088	136	344	43
26	4,040	505	2,064	258	1,128	141	360	45
27	4,368	546	2,224	278	1,224	153	384	48
28	4,536	567	2,312	289	1,272	159	400	50
29	4,696	587	2,392	299	1,312	164	416	52
30	4,736	592	2,416	302	1,328	166	416	52
31	4,784	598	2,440	305	1,336	167	424	53
32	4,952	619	2,528	316	1,384	173	440	55
33	5,120	640	2,608	326	1,432	179	456	57
34	5,184	648	2,640	330	1,448	181	456	57
35	5,352	669	2,728	341	1,496	187	472	59
36	5,520	690	2,816	352	1,544	193	488	61
37	5,520	690	2,816	352	1,544	193	488	61
38	5,608	701	2,864	358	1,568	196	496	62
39	5,608	701	2,864	358	1,568	196	496	62
40	5,776	722	2,944	368	1,616	202	512	64
41	6,064	758	3,096	387	1,696	212	536	67
42	6,280	785	3,200	400	1,760	220	552	69
43	6,624	828	3,376	422	1,856	232	584	73
44	6,848	856	3,496	437	1,920	240	608	76
45	7,440	930	3,792	474	2,080	260	656	82
46	7,800	975	3,976	497	2,184	273	688	86
47	8,304	1,038	4,232	529	2,328	291	736	92
48	8,560	1,070	4,368	546	2,400	300	752	94
49	8,952	1,119	4,568	571	2,504	313	792	99
50	9,344	1,168	4,768	596	2,616	327	824	103
51	9,880	1,235	5,040	630	2,768	346	872	109
52	10,152	1,269	5,176	647	2,840	355	896	112
53	10,864	1,358	5,544	693	3,040	380	960	120
54	11,328	1,416	5,776	722	3,168	396	1,000	125
55	11,592	1,449	5,912	739	3,248	406	1,024	128
56	12,232	1,529	6,240	780	3,424	428	1,080	135
57	13,048	1,631	6,656	832	3,656	457	1,152	144
58	13,952	1,744	7,112	889	3,904	488	1,232	154
59	14,856	1,857	7,576	947	4,160	520	1,312	164
60	15,768	1,971	8,040	1,005	4,416	552	1,392	174

Effective from 22 April 2024

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250) (continued)

Attained Age	Geographical Cover: Worldwide (excluding United States)							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	16,712	2,089	8,520	1,065	4,680	585	1,472	184
62	17,888	2,236	9,120	1,140	5,008	626	1,576	197
63	19,520	2,440	9,952	1,244	5,464	683	1,720	215
64	21,336	2,667	10,880	1,360	5,976	747	1,880	235
65	22,728	2,841	11,592	1,449	6,360	795	2,008	251
66	24,872	3,109	12,688	1,586	6,968	871	2,200	275
67	26,280	3,285	13,400	1,675	7,360	920	2,320	290
68	27,488	3,436	14,016	1,752	7,696	962	2,424	303
69	28,984	3,623	14,784	1,848	8,112	1,014	2,560	320
70	30,424	3,803	15,520	1,940	8,520	1,065	2,688	336
71	32,400	4,050	16,528	2,066	9,072	1,134	2,864	358
72	34,208	4,276	17,448	2,181	9,576	1,197	3,024	378
73	35,976	4,497	18,344	2,293	10,072	1,259	3,176	397
74	37,952	4,744	19,352	2,419	10,624	1,328	3,352	419
75	39,984	4,998	20,392	2,549	11,192	1,399	3,528	441
76	41,672	5,209	21,256	2,657	11,672	1,459	3,680	460
77	43,344	5,418	22,104	2,763	12,136	1,517	3,824	478
78	44,600	5,575	22,744	2,843	12,488	1,561	3,936	492
79	46,080	5,760	23,504	2,938	12,904	1,613	4,072	509
80	47,328	5,916	24,136	3,017	13,248	1,656	4,176	522
81*	48,984	6,123	24,984	3,123	13,712	1,714	4,328	541
82*	50,016	6,252	25,512	3,189	14,008	1,751	4,416	552
83*	50,768	6,346	25,888	3,236	14,216	1,777	4,480	560
84*	51,816	6,477	26,424	3,303	14,512	1,814	4,576	572
85*	52,480	6,560	26,768	3,346	14,696	1,837	4,632	579
86*	53,328	6,666	27,200	3,400	14,928	1,866	4,712	589
87*	54,192	6,774	27,640	3,455	15,176	1,897	4,784	598
88*	55,136	6,892	28,120	3,515	15,440	1,930	4,872	609
89*	56,184	7,023	28,656	3,582	15,728	1,966	4,960	620
90*	56,952	7,119	29,048	3,631	15,944	1,993	5,032	629
91*	57,992	7,249	29,576	3,697	16,240	2,030	5,120	640
92*	58,752	7,344	29,960	3,745	16,448	2,056	5,184	648
93*	59,712	7,464	30,456	3,807	16,720	2,090	5,272	659
94*	60,752	7,594	30,984	3,873	17,008	2,126	5,368	671
95*	61,312	7,664	31,272	3,909	17,168	2,146	5,416	677
96*	62,464	7,808	31,856	3,982	17,488	2,186	5,512	689
97*	63,128	7,891	32,192	4,024	17,672	2,209	5,576	697
98*	64,176	8,022	32,728	4,091	17,968	2,246	5,664	708
99*	64,936	8,117	33,120	4,140	18,184	2,273	5,736	717

Effective from 22 April 2024

USD1 = HKD8

Please read together with the "Notes" section.

* For renewal only. Policyholder will be advised of the renewal premium for the age of 100 and above before renewal.

Notes:

- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority.
- AIA reserves the right to revise the premium schedule.
- This Standard Premium Schedule is for distribution in Hong Kong only.
- Premium payable is based on the insured's attained age and the applicable premium schedule at the time of application or renewal of the cover.
- This Standard Premium Schedule is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age. In order to provide you with continuous protection, we will annually review and adjust the premium of your plan accordingly at the end of policy year if necessary. During the review, we may consider factors including but not limited to the claim costs incurred from all policies under this plan and the expected claim outgo in the coming year which reflects the impact of medical trend, medical cost inflation and product feature revisions.
- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- All insurance applications are subject to AIA's underwriting and acceptance. AIA reserves the final right to approve any policy application. In case the policy application is declined, AIA will make full refund of the actual amount of premium and any levy paid by the customer without interest. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). Citibank (Hong Kong) Limited's role is limited to distributing the insurance product only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the products provided. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



How to calculate my future payments?

The below tables illustrate the annual premium required for the first seven policy years based on the highest and lowest attainment of AIA Vitality Status by the Insured. Thereafter your annual premium will continue to be calculated in accordance with your AIA Vitality Status achieved on each subsequent Policy Anniversary. No AIA Vitality Insurance Premium Discount will be offered if the Insured's AIA Vitality membership is terminated for whatever reason. The annual premium as shown in the table is "fictitious" for illustrative purposes.

BEST SCENARIO

- We assume the Insured achieves "Platinum" AIA Vitality Status (i.e. highest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- The maximum attainable **AIA Vitality** Insurance Premium Discount Percentage is 15% and it can be attained starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium ⁱ	Discounted Annual Premium ^{i, ii}
1	N/A	N/A	10%	1,000	900
2	10%	+1%	11%	1,100	979
3	11%	+1%	12%	1,200	1,056
4	12%	+1%	13%	1,300	1,131
5	13%	+1%	14%	1,400	1,204
6	14%	+1%	15%	1,500	1,275
7	15%	+1%	15%	1,600	1,360

WORST SCENARIO

- We assume the Insured achieves "Bronze" AIA Vitality Status (i.e. lowest status) at the end of each subsequent Policy Year, starting from Policy Year 1
- No **AIA Vitality** Insurance Premium Discount will be offered starting from Policy Year 6

Policy Year	AIA Vitality Insurance Premium Discount Percentage for the Previous Year (%)	Adjustment to the AIA Vitality Insurance Premium Discount Percentage based on AIA Vitality Status (%)	AIA Vitality Insurance Premium Discount Percentage for the Current Year (%)	Annual Premium ⁱ	Discounted Annual Premium ^{i, ii}
1	N/A	N/A	10%	1,000	900
2	10%	-2%	8%	1,100	1,012
3	8%	-2%	6%	1,200	1,128
4	6%	-2%	4%	1,300	1,248
5	4%	-2%	2%	1,400	1,372
6	2%	-2%	0%	1,500	1,500
7	0%	-2%	0%	1,600	1,600

Remarks:

- All premiums (including renewal premiums) shown above are based on the standard premium rate and do not include any extra premiums due to loading. Moreover, the above renewal premiums have not reflected the premium increase due to medical cost inflation (applicable to medical protection insurance plans only) and overall claim experience. The actual renewal premiums will be calculated according to the Insured's attained age and the applicable premium rate at the time of renewal. Such premium rate is non-guaranteed and subject to revision by the Company from time to time.
- The AIA Vitality Insurance Premium Discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.

Important note:

1. For up-to-date information on each benefit, please visit aia.com.hk/aiavitality. Partners and benefits may vary at any time without prior notice. All representations within this document made on behalf of AIA International Ltd have been thoroughly researched, and are verifiable by documentary evidence. Representations within this document made on behalf of our AIA Vitality partners are based upon information that AIA International Ltd has received from them, and such information has been provided to us along with an assurance from our AIA Vitality partners that it is accurate.
2. The AIA Vitality Insurance Premium Discount is only applicable to the specific Basic Policy or Supplementary Contract named under this product brochure. The AIA Vitality Insurance Premium Discount is not extended to any other policies or supplementary contracts unless it is specifically stated otherwise.
3. The AIA Vitality Insurance Premium Discount Percentage is capped at 15% and floored at 0%.
4. The Insured has to be an AIA Vitality member in order to enjoy the AIA Vitality Insurance Premium Discount.
5. An annual membership fee will be charged for AIA Vitality and a member has to renew the AIA Vitality membership annually on time in order to maintain the membership and enjoy AIA Vitality Insurance Premium Discount (if any) in the subsequent policy years.
6. If the AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, the AIA Vitality Insurance Premium Discount or AIA Vitality Power Up Coverage applied, as the case may be, should be calculated independently for each policy or supplementary contract. For the avoidance of doubt, AIA Vitality Insurance Premium Discount and AIA Vitality Power Up Coverage are mutually exclusive. Please check the illustration of each policy or supplementary contract to find out which one applies.
7. Whether to apply for AIA Vitality is your / the insured's own individual decision.
8. Please note that any change / modification of structure or terms of AIA Vitality may possibly affect the accumulation of points, and therefore the AIA Vitality status and also the benefits under a Vitality policy (including without limitation, premium discount).
9. Please note that if an AIA Vitality member is insured by more than one policy or supplementary contract under the AIA Vitality Series, you / the insured is only required to pay the Vitality membership fee once annually to enjoy the related benefits.



Citibank (Hong Kong) Limited - Important Notes from the insurance agent

1. Citibank (Hong Kong) Limited, being registered with the Insurance Authority as a licensed insurance agency, acts as an appointed licensed insurance agent for AIA International Limited (the "Insurance Company").
2. Citibank (Hong Kong) Limited's role is limited to distributing insurance products of the Insurance Company only and Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the provision of the products.
3. Insurance products are products and obligations of the Insurance Company and not of Citibank (Hong Kong) Limited. Insurance products are not bank deposits or obligations of, or guaranteed or insured by Citibank (Hong Kong) Limited, Citibank, N.A., Citigroup Inc. or any of their affiliates or subsidiaries, or any local governmental agency.
4. AIA Vitality (the "Programme") is not an insurance product. It is a membership programme and obligation of the Insurance Company and not of Citibank (Hong Kong) Limited. Citibank (Hong Kong) Limited's role is limited to introducing the Programme only and you should obtain further details about the Programme directly from the Insurance Company. Citibank (Hong Kong) Limited shall not be responsible for any matters in relation to the Programme provided by the Insurance Company.
5. In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between you and Citibank (Hong Kong) Limited out of the selling process of any insurance product conducted by Citibank (Hong Kong) Limited as agent for Insurance Company or the processing of the related transaction, you may enter into a financial dispute resolution scheme process with Citibank (Hong Kong) Limited in accordance with the applicable rules in Hong Kong. However any dispute over the contractual terms of insurance products should be resolved directly between you and the Insurance Company.
6. All insurance applications are subject to Insurance Company's underwriting and acceptance.
7. The Insurance Company is solely responsible for all approvals, coverage, compensations and account maintenance in connection with its insurance products.
8. Citibank (Hong Kong) Limited will not render you any legal, accounting or tax advice. You are advised to check with your own professional advisor for advice relevant to your circumstances.
9. You are reminded to carefully review the relevant product materials provided to you and seek independent advice if necessary.
10. For any policy service enquiries, please contact the relevant licensed bank staff or the Insurance Company.

