

AXA WiseGuard Fax (852) 2530 2535 Grew@navigator-insufance.com www.navigator-insufance.com www.navigator-insufance.com Standard premium schedule

Annual premium[#]

	HKD			HKD			HKD	
Age⁺	М	F	Age⁺	М	F	Age⁺	М	F
0	2,832	2,546	34	2,199	2,337	68	10,553	10,301
1	2,832	2,546	35	2,270	2,371	69	11,199	10,812
2	2,832	2,546	36	2,352	2,411	70	11,874	11,349
3	2,832	2,546	37	2,438	2,452	71	12,594	11,925
4	2,832	2,546	38	2,576	2,595	72	13,349	12,583
5	1,591	1,640	39	2,689	2,746	73	13,980	13,090
6	1,591	1,640	40	2,852	2,901	74	14,308	13,490
7	1,591	1,640	41	2,984	3,061	75	14,578	13,809
8	1,591	1,640	42	3,113	3,226	76	14,777	14,030
9	1,591	1,640	43	3,271	3,361	77	14,911	14,163
10	1,379	1,640	44	3,427	3,515	78	15,010	14,257
11	1,400	1,640	45	3,586	3,681	79	15,124	14,351
12	1,420	1,640	46	3,681	3,861	80	15,145	14,443
13	1,441	1,640	47	3,789	4,037	81*	15,165	14,535
14	1,462	1,640	48	3,931	4,285	82*	15,186	14,626
15	1,482	1,640	49	4,032	4,513	83*	15,248	14,713
16	1,503	1,709	50	4,279	4,741	84*	15,307	14,808
17	1,524	1,736	51	4,539	4,969	85*	15,367	14,914
18	1,544	1,762	52	4,795	5,197	86*	15,430	15,030
19	1,565	1,789	53	5,034	5,425	87*	15,490	15,158
20	1,585	1,815	54	5,287	5,653	88*	15,553	15,301
21	1,606	1,842	55	5,558	5,881	89*	15,631	15,458
22	1,627	1,868	56	5,849	6,108	90*	15,709	15,535
23	1,647	1,895	57	6,168	6,336	91*	15,789	15,613
24	1,668	1,921	58	6,612	6,564	92*	15,866	15,690
25	1,689	1,948	59	7,069	6,792	93*	15,944	15,767
26	1,757	1,974	60	7,511	7,020	94*	16,025	15,847
27	1,816	2,001	61	7,937	7,248	95*	16,104	15,926
28	1,888	2,027	62	8,348	7,476	96*	16,182	16,003
29	1,944	2,054	63	8,687	7,805	97*	16,264	16,084
30	1,996	2,080	64	9,026	8,240	98*	16,345	16,164
31	2,044	2,131	65	9,381	8,728	99*	16,427	16,244
32	2,097	2,192	66	9,751	9,270			
33	2,140	2,308	67	10,137	9,777			

- + Age refers to the age of the insured person on his or her last birthday.
- * The premiums are for renewal only.
- # Premiums of AXA WiseGuard Medical Insurance Plan are not guaranteed and may be changed by the Company at any of the policy anniversaries. The premium may be adjusted on each policy anniversary based on factors including but not limited to the attained age of the insured person, medical trend and the Company's claim experience. This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. Semi-annual and monthly premiums are calculated by multiplying the annual premium by the applicable modal factor. Please refer to www.axa.com.hk for more details

[^] Levy collected by the Insurance Authority through the Company will be imposed on the policy at the applicable rate. Policyholders must pay the levy in order to avoid any legal consequences.

VHIS: Essential information

This is an individual indemnity hospital insurance plan certified under the Voluntary Health Insurance Scheme ("VHIS").

Registered VHIS providers	AXA China Region Insurance Company (Bermuda) Limited / AXA China Region Insurance Company Limited				
Type of certified plan	VHIS Standard Plan				
Name of certified plan	AXA WiseGuard Medical Insurance Plan				
Eligible tax deduction amount*	A taxpayer is allowed a maximum annual deduction of HKD8,000 in respect of qualifying premiums paid for each insured person				

^{*} For more information, please refer to www.ird.gov.hk or seek independent tax advice.

Notes:

■ The words and expressions "policy anniversary" shown in this insert shall carry the same meanings as "renewal date" stated in the policy contract.

AXA WiseGuard Medical Insurance Plan is underwritten by AXA China Region Insurance Company (Bermuda) Limited (Incorporated in Bermuda with limited liability) / AXA China Region Insurance Company Limited (collectively "AXA" or the "Company").