FWD

TheOne Medical Solution
Annual Premium Table (excluding Mainland Chinese)

Annual Deductible (HKD)	0			40,000			80,000		
Age (Next Birthday)	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan
1	8,508	10,403	18,293	3,955	4,750	9,147	3,195	3,890	7,317
2	8,508	10,403	18,293	3,955	4,750	9,147	3,195	3,890	7,317
3	8,508	10,403	18,293	3,955	4,750	9,147	3,195	3,890	7,317
4	8,508	10,403	18,293	3,955	4,750	9,147	3,195	3,890	7,317
5	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
6	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
7	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
8	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
9	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
10	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
11	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
12	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
13	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
14	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
15	8,103	9,908	17,422	3,767	4,524	8,711	3,043	3,704	6,969
16	8,122	10,030	17,606	3,776	4,585	8,803	3,050	3,771	7,042
17	8,141	10,152	17,789	3,785	4,646	8,895	3,057	3,837	7,116
18	8,160	10,274	17,973	3,794	4,707	8,987	3,064	3,903	7,189
19	8,161	10,632	18,524	3,795	4,890	9,262	3,064	4,052	7,410
20	8,162	10,988	19,074	3,805	5,082	9,569	3,074	4,205	7,666
21	8,163	11,088	19,426	3,815	5,158	9,778	3,083	4,262	7,845
22	8,164	11,185	19,469	3,825	5,233	9,832	3,093	4,319	7,900
23	8,165	11,487	19,512	3,834	5,405	9,886	3,102	4,455	7,954
24	8,166	11,780	19,555	3,844	5,574	9,940	3,112	4,572	8,009
25	8,167	11,894	19,599	3,854	5,652	9,995	3,121	4,616	8,065
26	8,613	12,288	19,819	4,075	5,850	10,089	3,301	4,776	8,142
27	9,060	12,682	20,040	4,297	6,048	10,182	3,483	4,937	8,218
28	9,500	13,075	20,260	4,516	6,247	10,275	3,663	5,097	8,294
29	9,940	13,469	20,728	4,737	6,447	10,493	3,843	5,259	8,472
30	10,202	13,862	21,337	4,873	6,647	10,781	3,956	5,421	8,705
31	10,506	14,154	21,642	5,031	6,799	10,914	4,086	5,543	8,815
32	10,655	14,446	21,947	5,114	6,952	11,047	4,155	5,666	8,924
33	10,886	14,738	22,557	5,238	7,105	11,333	4,258	5,790	9,156
34	11,172	15,030	23,166	5,388	7,259	11,617	4,382	5,913	9,387
35	11,343	15,322	23,776	5,484	7,413	11,900	4,462	6,037	9,617
36	11,755	15,851	24,386	5,697	7,683	12,206	4,637	6,255	9,865
37	11,969	16,049	24,690	5,814	7,793	12,360	4,735	6,343	9,989
38	12,111	16,247	24,837	5,897	7,903	12,434	4,804	6,431	10,049
39	12,293	16,445	25,119	6,000	8,014	12,577	4,890	6,519	10,164
40	12,377	16,499	25,606	6,055	8,054	12,822	4,937	6,550	10,361
41	12,766	16,553	26,804	6,260	8,095	13,423	5,107	6,582	10,847
42	13,044	16,943	28,002	6,412	8,300	14,024	5,233	6,747	11,333
43	13,322	17,560	29,200	6,564	8,618	14,625	5,359	7,003	11,818
44	13,872	18,237	30,397	6,851	8,966	15,226	5,596	7,284	12,304
45	14,713	19,085	31,595	7,283	9,399	15,955	5,951	7,634	12,875
46	15,633	20,254	33,006	7,734	9,958	16,668	6,320	8,089	13,440
47	16,563	21,227	34,413	8,190	10,419	17,379	6,693	8,464	14,003
48	17,219	22,006	35,812	8,510	10,783	18,085	6,955	8,761	14,561
49	17,882	22,785	37,207	8,834	11,146	18,790	7,219	9,057	15,117
50	18,694	23,564	38,593	9,230	11,508	19,489	7,543	9,352	15,669
51	19,370	24,343	40,527	9,559	11,868	20,466	7,812	9,646	16,442
52	20,053	25,348	42,452	9,891	12,338	21,438	8,083	10,028	17,210
53	21,031	26,919	44,370	10,368	13,080	22,407	8,473	10,633	17,974
54	21,874	28,588	46,278	10,778	13,867	23,370	8,809	11,274	18,733
55	23,017	30,359	48,178	11,336	14,701	24,330	9,264	11,954	19,488
56	24,314	32,242	51,461	11,944	15,599	25,962	9,756	12,683	20,793
57	25,933	34,239	54,756	12,707	16,551	27,597	10,373	13,456	22,100
58	27,582	36,362	58,064	13,481	17,562	29,235	10,998	14,277	23,409
59	29,081	38,616	61,386	14,177	18,634	30,877	11,560	15,147	24,720
60	30,803	41,751	65,044	14,978	20,129	32,685	12,206	16,361	26,164

TheOne Medical Solution
Annual Premium Table (excluding Mainland Chinese)

Annual Deductible (HKD)	0			40,000			80,000		
Age (Next Birthday)	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan
61	32,731	44,593	69,735	15,875	21,480	35,007	12,929	17,458	28,020
62	35,009	47,872	74,434	16,936	23,040	37,329	13,785	18,724	29,874
63	37,646	52,243	79,142	18,164	25,121	39,650	14,776	20,414	31,728
64	40,705	57,927	83,863	19,589	27,830	41,973	15,926	22,613	33,583
65	44,058	64,485	89,813	21,148	30,953	44,907	17,183	25,149	35,925
66	46,826	69,139	97,099	22,476	33,187	48,550	18,262	26,964	38,840
67	50,586	74,872	102,677	24,281	35,939	51,339	19,729	29,200	41,071
68	52,815	77,800	108,193	25,351	37,344	54,097	20,598	30,342	43,277
69	55,304	80,442	114,295	26,546	38,612	57,148	21,569	31,372	45,718
70	57,881	83,065	119,909	27,783	39,871	59,955	22,574	32,395	47,964
71*	60,948	85,469	121,810	29,255	41,025	60,905	23,770	33,333	48,724
72*	64,104	92,464	126,878	30,770	44,383	63,439	25,001	36,061	50,751
73*	67,155	95,743	131,630	32,234	45,957	65,815	26,190	37,340	52,652
74*	70,260	99,022	137,080	33,725	47,531	68,540	27,401	38,619	54,832
75*	73,394	100,771	143,213	35,229	48,370	71,607	28,624	39,301	57,285
76*	76,976	102,738	147,099	36,948	49,314	73,550	30,021	40,068	58,840
77*	80,665	109,296	154,365	38,719	52,462	77,183	31,459	42,625	61,746
78*	84,248	116,728	162,484	40,439	56,029	81,242	32,857	45,524	64,994
79*	87,916	120,226	171,786	42,200	57,708	85,893	34,287	46,888	68,714
80*	91,517	123,942	177,922	43,928	59,492	88,961	35,692	48,337	71,169
81*	95,483	125,909	184,380	45,832	60,436	92,190	37,238	49,105	73,752
82*	99,692	132,030	193,052	47,852	63,374	96,526	38,880	51,492	77,221
83*	103,442	134,434	200,844	49,652	64,528	100,422	40,342	52,429	80,338
84*	107,470	136,839	205,066	51,586	65,683	102,533	41,913	53,367	82,026
85*	110,791	141,648	209,328	53,180	67,991	104,664	43,208	55,243	83,731
86*	114,610	141,648	214,205	55,013	67,991	107,103	44,698	55,243	85,682
87*	117,452	142,634	217,938	56,377	68,464	108,969	45,806	55,627	87,175
88*	120,322	146,052	221,875	57,755	70,105	110,938	46,926	56,960	88,750
89*	123,051	147,819	225,848	59,064	70,953	112,924	47,990	57,649	90,339
90*	125,496	151,233	229,856	60,238	72,592	114,928	48,943	58,981	91,942
91*	127,512	153,773	233,899	61,206	73,811	116,950	49,730	59,971	93,560
92*	129,528	156,396	237,798	62,173	75,070	118,899	50,516	60,994	95,119
93*	131,544	159,314	241,910	63,141	76,471	120,955	51,302	62,132	96,764
94*	133,560	162,370	246,058	64,109	77,938	123,029	52,088	63,324	98,423
95*	135,576	165,754	250,240	65,076	79,562	125,120	52,875	64,644	100,096
96*	137,592	169,444	254,458	66,044	81,333	127,229	53,661	66,083	101,783
97*	139,608	173,190	258,523	67,012	83,131	129,262	54,447	67,544	103,409
98*	141,456	178,042	262,810	67,899	85,460	131,405	55,168	69,436	105,124
99*	143,472	180,483	267,131	68,867	86,632	133,566	55,954	70,388	106,852

* Renewal premium for your reference

Important Notes:

1. The last update date of this premium table is 24-1-2014.
2. The exchange rate for the annual premium above is at 1:7.8 (USD:HKD). FWD Life Insurance Company (Bermuda) Limited ("FWD") reserves the right to review and revise such exchange rate at every Policy Anniversary.
3. Guaranteed renewal is subject to the continual availability of TheOne Medical Solution (the "Plan") offered by FWD, terms and conditions applicable, benefits, and premium rates at the time of renewal.
4. The above premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums at any time.
5. This premium table is for reference only and not regarded as a contract or any part thereof between FWD and any other parties. Please refer to the product brochure and policy provisions for the details of the Plan.
6. The actual annual premium may be varied from the annual premium stated in this premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting.
7. This premium table is applicable when the policy of the Plan is a basic plan.

PMH055BE1401

TheOne Medical Solution
Annual Premium Table (Applicable to Mainland Chinese)

Annual Deductible (HKD)	0			40,000			80,000		
Age (Next Birthday)	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan
1	9,359	11,444	20,123	4,351	5,225	10,062	3,515	4,279	8,049
2	9,359	11,444	20,123	4,351	5,225	10,062	3,515	4,279	8,049
3	9,359	11,444	20,123	4,351	5,225	10,062	3,515	4,279	8,049
4	9,359	11,444	20,123	4,351	5,225	10,062	3,515	4,279	8,049
5	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
6	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
7	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
8	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
9	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
10	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
11	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
12	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
13	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
14	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
15	8,914	10,899	19,165	4,144	4,977	9,583	3,348	4,075	7,666
16	8,935	11,033	19,367	4,154	5,044	9,684	3,355	4,149	7,747
17	8,956	11,168	19,568	4,164	5,111	9,785	3,363	4,221	7,828
18	8,976	11,302	19,771	4,174	5,178	9,886	3,371	4,294	7,908
19	8,978	11,696	20,377	4,175	5,379	10,189	3,371	4,458	8,151
20	8,979	12,087	20,982	4,186	5,591	10,526	3,382	4,626	8,433
21	8,980	12,197	21,369	4,197	5,674	10,756	3,392	4,689	8,630
22	8,981	12,304	21,416	4,208	5,757	10,816	3,403	4,751	8,690
23	8,982	12,636	21,464	4,218	5,946	10,875	3,413	4,901	8,750
24	8,983	12,958	21,511	4,229	6,132	10,934	3,424	5,030	8,810
25	8,984	13,084	21,559	4,240	6,218	10,995	3,434	5,078	8,872
26	9,475	13,517	21,801	4,483	6,435	11,098	3,632	5,254	8,957
27	9,966	13,951	22,044	4,727	6,653	11,201	3,832	5,431	9,040
28	10,450	14,383	22,286	4,968	6,872	11,303	4,030	5,607	9,124
29	10,934	14,816	22,801	5,211	7,092	11,543	4,228	5,785	9,320
30	11,223	15,249	23,471	5,361	7,312	11,860	4,352	5,964	9,576
31	11,557	15,570	23,807	5,535	7,479	12,006	4,495	6,098	9,697
32	11,721	15,891	24,142	5,626	7,648	12,152	4,571	6,233	9,817
33	11,975	16,212	24,813	5,762	7,816	12,467	4,684	6,369	10,072
34	12,290	16,533	25,483	5,927	7,985	12,779	4,821	6,505	10,326
35	12,478	16,855	26,154	6,033	8,155	13,090	4,909	6,641	10,579
36	12,931	17,437	26,825	6,267	8,452	13,427	5,101	6,881	10,852
37	13,166	17,654	27,159	6,396	8,573	13,596	5,209	6,978	10,988
38	13,323	17,872	27,321	6,487	8,694	13,678	5,285	7,075	11,054
39	13,523	18,090	27,631	6,600	8,816	13,835	5,379	7,171	11,181
40	13,615	18,149	28,167	6,661	8,860	14,105	5,431	7,205	11,398
41	14,043	18,209	29,485	6,886	8,905	14,766	5,618	7,241	11,932
42	14,349	18,638	30,803	7,054	9,130	15,427	5,757	7,422	12,467
43	14,655	19,316	32,120	7,221	9,480	16,088	5,895	7,704	13,000
44	15,260	20,061	33,437	7,537	9,863	16,749	6,156	8,013	13,535
45	16,185	20,994	34,755	8,012	10,339	17,551	6,547	8,398	14,163
46	17,197	22,280	36,307	8,508	10,954	18,335	6,952	8,898	14,784
47	18,220	23,350	37,855	9,009	11,461	19,117	7,363	9,311	15,404
48	18,941	24,207	39,394	9,361	11,862	19,894	7,651	9,638	16,018
49	19,671	25,064	40,928	9,718	12,261	20,669	7,941	9,963	16,629
50	20,564	25,921	42,453	10,153	12,659	21,438	8,298	10,288	17,236
51	21,307	26,778	44,580	10,515	13,055	22,513	8,594	10,611	18,087
52	22,059	27,883	46,698	10,881	13,572	23,582	8,892	11,031	18,931
53	23,135	29,611	48,807	11,405	14,388	24,648	9,321	11,697	19,772
54	24,062	31,447	50,906	11,856	15,254	25,707	9,690	12,402	20,607
55	25,319	33,395	52,996	12,470	16,172	26,763	10,191	13,150	21,437
56	26,746	35,467	56,608	13,139	17,159	28,559	10,732	13,952	22,873
57	28,527	37,663	60,232	13,978	18,207	30,357	11,411	14,802	24,310
58	30,341	39,999	63,871	14,830	19,319	32,159	12,098	15,705	25,750
59	31,990	42,478	67,525	15,595	20,498	33,965	12,716	16,662	27,192
60	33,884	45,927	71,549	16,476	22,142	35,954	13,427	17,998	28,781

TheOne Medical Solution
Annual Premium Table (Applicable to Mainland Chinese)

Annual Deductible (HKD)	0			40,000			80,000		
Age (Next Birthday)	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan	Standard Plan	Superior Plan	Premier Plan
61	36,005	49,053	76,709	17,463	23,628	38,508	14,222	19,204	30,822
62	38,510	52,660	81,878	18,630	25,344	41,062	15,164	20,597	32,862
63	41,411	57,468	87,057	19,981	27,634	43,615	16,254	22,456	34,901
64	44,776	63,720	92,250	21,548	30,613	46,171	17,519	24,875	36,942
65	48,464	70,934	98,795	23,263	34,049	49,398	18,902	27,664	39,518
66	51,509	76,053	106,809	24,724	36,506	53,405	20,089	29,661	42,724
67	55,645	82,360	112,945	26,710	39,533	56,473	21,702	32,120	45,179
68	58,097	85,580	119,013	27,887	41,079	59,507	22,658	33,377	47,605
69	60,835	88,487	125,725	29,201	42,474	62,863	23,726	34,510	50,290
70	63,670	91,372	131,900	30,562	43,859	65,951	24,832	35,635	52,761
71*	67,043	94,016	133,991	32,181	45,128	66,996	26,147	36,667	53,597
72*	70,515	101,711	139,566	33,847	48,822	69,783	27,502	39,668	55,827
73*	73,871	105,318	144,793	35,458	50,553	72,397	28,809	41,074	57,918
74*	77,286	108,925	150,788	37,098	52,285	75,394	30,142	42,481	60,316
75*	80,734	110,849	157,535	38,752	53,207	78,768	31,487	43,232	63,014
76*	84,674	113,012	161,809	40,643	54,246	80,905	33,024	44,075	64,724
77*	88,732	120,226	169,802	42,591	57,709	84,902	34,605	46,888	67,921
78*	92,673	128,401	178,733	44,483	61,632	89,367	36,143	50,077	71,494
79*	96,708	132,249	188,965	46,420	63,479	94,483	37,716	51,577	75,586
80*	100,669	136,337	195,715	48,321	65,442	97,858	39,262	53,171	78,286
81*	105,032	138,500	202,818	50,416	66,480	101,409	40,962	54,016	81,128
82*	109,662	145,233	212,358	52,638	69,712	106,179	42,768	56,642	84,944
83*	113,787	147,878	220,929	54,618	70,981	110,465	44,377	57,672	88,372
84*	118,217	150,523	225,573	56,745	72,252	112,787	46,105	58,704	90,229
85*	121,871	155,813	230,261	58,498	74,791	115,131	47,529	60,768	92,105
86*	126,071	155,813	235,626	60,515	74,791	117,814	49,168	60,768	94,251
87*	129,198	156,898	239,732	62,015	75,311	119,866	50,387	61,190	95,893
88*	132,355	160,658	244,063	63,531	77,116	122,032	51,619	62,656	97,625
89*	135,357	162,601	248,433	64,971	78,049	124,217	52,789	63,414	99,373
90*	138,046	166,357	252,842	66,262	79,852	126,421	53,838	64,880	101,137
91*	140,264	169,151	257,289	67,327	81,193	128,645	54,703	65,969	102,916
92*	142,481	172,036	261,578	68,391	82,577	130,789	55,568	67,094	104,631
93*	144,699	175,246	266,101	69,456	84,119	133,051	56,433	68,346	106,441
94*	146,916	178,607	270,664	70,520	85,732	135,332	57,297	69,657	108,266
95*	149,134	182,330	275,264	71,584	87,519	137,632	58,163	71,109	110,106
96*	151,352	186,389	279,904	72,649	89,467	139,952	59,028	72,692	111,962
97*	153,569	190,509	284,376	73,714	91,445	142,189	59,892	74,299	113,750
98*	155,602	195,847	289,091	74,689	94,006	144,546	60,685	76,380	115,637
99*	157,820	198,532	293,845	75,754	95,296	146,923	61,550	77,427	117,538

* Renewal premium for your reference

Important Notes:

1. The last update date of this premium table is 24-1-2014.
2. The exchange rate for the annual premium above is at 1:7.8 (USD:HKD). FWD Life Insurance Company (Bermuda) Limited ("FWD") reserves the right to review and revise such exchange rate at every Policy Anniversary.
3. Guaranteed renewal is subject to the continual availability of TheOne Medical Solution (the "Plan") offered by FWD, terms and conditions applicable, benefits, and premium rates at the time of renewal.
4. The above premiums are not guaranteed and the premiums for each renewal are determined based on the age (at next birthday) and the premium table applicable at that time when the policy is renewed. Premium table is subject to change based on factors including but not limited to the inflation of related medical expense, FWD's medical claim experience and persistency of policies from time to time. FWD reserves the right to revise the benefit payable, terms and conditions and premiums at any time.
5. This premium table is for reference only and not regarded as a contract or any part thereof between FWD and any other parties. Please refer to the product brochure and policy provisions for the details of the Plan.
6. The actual annual premium may be varied from the annual premium stated in this premium table according to the result of underwriting, including but not limited to nationality and occupational underwriting.
7. This premium table is applicable when the policy of the Plan is a basic plan.

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