

## LIFE PROTECTION

### WISDOM TERM LIFE PLAN

## Annual Premium Table (HK\$) – Yearly renewable

(for HK\$1,000,000 Sum Assured)

Join AIA Vitality and  
enjoy an instant 10% premium discount



Future premiums will be reviewed and adjusted annually. Premiums stated below are based on the first year premium of the cover according to your 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.

Age at the time of application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
18	1,000	1,320	1,000	1,320
19	1,000	1,320	1,000	1,320
20	1,000	1,320	1,000	1,320
21	1,000	1,320	1,000	1,320
22	1,000	1,320	1,000	1,320
23	1,000	1,320	1,000	1,320
24	1,000	1,320	1,000	1,320
25	1,000	1,320	1,000	1,320
26	1,000	1,320	1,000	1,320
27	1,000	1,340	1,000	1,330
28	1,000	1,370	1,000	1,330
29	1,010	1,400	1,010	1,330
30	1,020	1,440	1,010	1,330
31	1,060	1,480	1,040	1,350
32	1,090	1,550	1,040	1,370
33	1,130	1,630	1,090	1,390
34	1,180	1,720	1,100	1,420
35	1,240	1,830	1,140	1,500
36	1,280	1,940	1,180	1,560
37	1,340	2,070	1,220	1,610
38	1,410	2,210	1,270	1,730
39	1,480	2,380	1,330	1,820
40	1,570	2,570	1,370	1,990
41	1,720	2,950	1,430	2,070
42	1,830	3,230	1,510	2,170
43	1,970	3,530	1,590	2,320
44	2,110	3,870	1,680	2,530
45	2,280	4,240	1,840	2,780
46	2,480	4,650	1,960	3,090
47	2,680	5,070	2,100	3,460
48	2,910	5,540	2,240	3,900
49	3,160	6,030	2,420	4,390
50	3,440	6,560	2,620	4,940
51	3,830	7,210	2,810	5,310

Age at the time of application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker
52	4,180	7,890	3,030	5,720
53	4,510	8,630	3,270	6,150
54	4,920	9,450	3,540	6,620
55	5,380	10,340	3,940	7,270
56	5,890	11,320	4,300	7,960
57	6,450	12,410	4,640	8,710
58	7,050	13,660	5,060	9,540
59	7,710	15,070	5,530	10,440
60	8,440	16,680	6,050	11,430
61	9,250	18,620	6,710	12,530
62	10,190	20,880	7,430	13,790
63	11,240	23,500	8,230	15,220
64	12,450	26,580	9,110	16,850
65	13,780	29,790	10,090	18,810
66	15,280	32,950	11,470	21,090
67	16,970	36,020	13,040	23,730
68	18,850	39,090	14,820	26,840
69	20,920	42,110	16,850	30,080
70	23,840	45,680	19,150	33,270
71*	27,010	50,250	21,490	36,370
72*	30,840	55,640	24,120	39,470
73*	35,140	61,470	27,070	42,520
74*	40,170	68,100	30,390	46,130
75*	46,120	75,730	34,110	50,740
76*	53,060	84,350	38,290	56,180
77*	61,100	94,000	42,980	62,070
78*	70,510	104,890	48,240	68,760
79*	81,480	117,150	54,130	76,460
80*	92,980	134,390	60,600	86,950
81*	105,100	150,500	67,920	97,020
82*	118,320	167,670	76,340	108,130
83*	131,830	184,620	86,080	120,830
84*	145,520	201,300	96,240	133,640

\* For renewal only. Policy owner will be advised of the renewal premium for aged 85 and above before renewal.

#### Note:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- Premium stated above are non-guaranteed at renewal and subject to revision by the Company from time to time.
- The annual premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age.
- The premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The applicants for AIA Vitality must be aged 18 or above and must be the life insured of the in-force AIA Vitality Series insurance policy.

## LIFE PROTECTION

### WISDOM TERM LIFE PLAN

## Annual Premium Table (HK\$) – 5-Year renewable

(for HK\$1,000,000 Sum Assured)

Join AIA Vitality and  
enjoy an instant 10% premium discount



Future premiums will be reviewed and adjusted every 5 years. Premiums stated below are based on the first year premium of the cover according to your 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.

Age at the time of application	Male		Female		Age at the time of application	Male		Female	
	Non-smoker	Smoker	Non-smoker	Smoker		Non-smoker	Smoker	Non-smoker	Smoker
18	1,000	1,320	1,000	1,320	52	4,970	9,510	3,610	6,730
19	1,000	1,320	1,000	1,320	53	5,420	10,410	3,930	7,330
20	1,000	1,320	1,000	1,320	54	5,930	11,420	4,290	8,010
21	1,000	1,320	1,000	1,320	55	6,480	12,540	4,690	8,770
22	1,000	1,320	1,000	1,320	56	7,100	13,800	5,110	9,600
23	1,000	1,320	1,000	1,320	57	7,770	15,260	5,590	10,510
24	1,000	1,320	1,000	1,320	58	8,510	16,950	6,140	11,520
25	1,000	1,320	1,000	1,320	59	9,350	18,640	6,780	12,660
26	1,000	1,320	1,000	1,320	60	10,290	20,360	7,490	13,940
27	1,010	1,350	1,010	1,330	61	11,360	22,650	8,300	15,410
28	1,030	1,380	1,010	1,330	62	12,560	25,040	9,250	17,120
29	1,060	1,460	1,010	1,330	63	13,920	26,950	10,360	19,070
30	1,090	1,530	1,030	1,340	64	15,430	28,840	11,680	20,900
31	1,140	1,580	1,080	1,360	65	17,120	31,010	13,220	22,920
32	1,180	1,660	1,110	1,380	66	19,130	33,640	15,030	25,050
33	1,230	1,790	1,140	1,470	67	21,470	36,990	16,310	27,210
34	1,290	1,910	1,180	1,560	68	24,230	40,670	18,400	29,310
35	1,350	2,040	1,220	1,640	69	27,480	44,720	21,680	32,050
36	1,410	2,210	1,260	1,740	70	31,320	48,000	24,390	34,860
37	1,500	2,360	1,320	1,840	71*	35,760	52,030	27,370	37,930
38	1,600	2,580	1,380	1,950	72*	40,960	57,770	30,730	42,400
39	1,710	2,840	1,440	2,070	73*	46,990	65,920	34,490	47,860
40	1,840	3,120	1,510	2,210	74*	54,040	75,780	38,710	52,960
41	1,980	3,320	1,610	2,370	75*	62,280	87,300	43,240	59,970
42	2,130	3,750	1,710	2,570	76*	71,630	104,210	48,060	68,390
43	2,300	4,090	1,830	2,830	77*	81,750	117,740	53,850	76,900
44	2,490	4,410	1,960	3,150	78*	91,410	129,610	60,360	85,190
45	2,700	4,750	2,110	3,520	79*	103,370	144,010	67,720	92,770
46	2,930	5,250	2,260	3,950	80*	115,870	161,720	75,910	105,080
47	3,200	5,740	2,430	4,390	81*	123,280	171,920	80,600	111,890
48	3,500	6,330	2,620	4,750	82*	130,820	182,100	85,620	119,000
49	3,820	7,000	2,830	5,240	83*	138,260	191,910	90,920	126,400
50	4,170	7,750	3,050	5,740	84*	145,520	201,300	96,240	133,640
51	4,560	8,690	3,310	6,200					

\* For renewal only. Policy owner will be advised of the renewal premium for aged 85 and above before renewal.

#### Note:

- Premium payable is calculated according to the insured's attained age and the applicable premium rate at the time of application or renewal.
- Premium stated above are non-guaranteed at renewal and subject to revision by the Company from time to time.
- The premium table is for reference only. Premiums stated above are non-guaranteed and may increase with the increase of age.
- The premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The applicants for AIA Vitality must be aged 18 or above and must be the life insured of the in-force AIA Vitality Series insurance policy.