

Premium for Non Smoker 非吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	3,004	261	50	4,900	426
1	3,004	261	51	5,115	445
2	3,004	261	52	5,339	464
3	3,004	261	53	5,575	485
4	3,004	261	54	5,820	506
5	2,003	174	55	6,189	538
6	2,003	174	56	6,475	563
7	2,003	174	57	6,771	589
8	2,003	174	58	7,083	616
9	2,003	174	59	7,409	645
10	2,003	174	60	7,820	680
11	2,003	174	61	8,195	713
12	2,003	174	62	8,589	747
13	2,003	174	63	9,000	783
14	2,003	174	64	9,433	821
15	2,003	174	65	9,886	860
16	2,003	174	66	10,380	903
17	2,003	174	67	10,899	948
18	2,124	185	68	11,444	996
19	2,124	185	69	12,016	1,045
20	2,128	185	70	12,616	1,098
21	2,152	187	71	13,272	1,155
22	2,175	189	72	13,961	1,215
23	2,235	194	73	14,688	1,278
24	2,290	199	74	15,452	1,344
25	2,345	204	75	16,256	1,414
26	2,402	209	76	17,134	1,491
27	2,461	214	77	18,059	1,571
28	2,521	219	78	19,034	1,656
29	2,582	225	79	20,062	1,745
30	2,645	230	80	21,145	1,840
31	2,709	236	81*	21,357	1,858
32	2,776	242	82*	21,570	1,877
33	2,843	247	83*	21,786	1,895
34	2,913	253	84*	22,003	1,914
35	2,948	256	85*	22,223	1,933
36	2,960	258	86*	22,446	1,953
37	2,995	261	87*	22,670	1,972
38	3,067	267	88*	22,898	1,992
39	3,127	272	89*	23,126	2,012
40	3,293	286	90*	23,357	2,032
41	3,413	297	91*	23,591	2,052
42	3,538	308	92*	23,826	2,073
43	3,667	319	93*	24,064	2,094
44	3,801	331	94*	24,303	2,114
45	4,016	349	95*	24,547	2,136
46	4,163	362	96*	24,792	2,157
47	4,317	376	97*	25,040	2,178
48	4,474	389	98*	25,291	2,200
49	4,638	404	99*	25,544	2,222

* These rates apply only to policy Renewal. 此保費只供續保之用。

- All the currencies in this table are in Hong Kong dollars. 本保費表內之所有貨幣均以港元計算。
- The initial premium is determined by the Age and smoking habit of the Insured Person at the Policy Effective Date. 初始保費是根據受保人於保單生效日的年齡及吸煙習慣而計算。
- The premium is adjusted at each Renewal based on the Age of the Insured Person, according to the prevailing Standard Premium schedule. 保費會於每次續保時根據受保人的年齡按當時生效的標準保費表調整。
- This Standard Premium schedule is subject to update from time to time on a Portfolio basis at Cigna's sole discretion. 信諾保留權利以不時向所有同一類別保單更新此標準保費表。
- This Standard Premium Schedule does not include levy which is collected by the Insurance Authority. 此標準保費表並未包括由保險業監管局徵收的保費徵費。

Premium for Smoker 吸煙人士保費

Age 年齡	Annual 年繳	Monthly 月繳	Age 年齡	Annual 年繳	Monthly 月繳
0	-	-	50	5,700	496
1	-	-	51	5,951	518
2	-	-	52	6,213	541
3	-	-	53	6,487	564
4	-	-	54	6,772	589
5	-	-	55	7,199	626
6	-	-	56	7,530	655
7	-	-	57	7,876	685
8	-	-	58	8,238	717
9	-	-	59	8,616	750
10	-	-	60	9,092	791
11	-	-	61	9,529	829
12	-	-	62	9,987	869
13	-	-	63	10,466	911
14	-	-	64	10,967	954
15	-	-	65	11,494	1,000
16	-	-	66	12,070	1,050
17	-	-	67	12,673	1,103
18	2,476	215	68	13,306	1,158
19	2,476	215	69	13,971	1,215
20	2,481	216	70	14,670	1,276
21	2,508	218	71	15,432	1,343
22	2,536	221	72	16,234	1,412
23	2,606	227	73	17,079	1,486
24	2,670	232	74	17,967	1,563
25	2,735	238	75	18,902	1,644
26	2,800	244	76	19,922	1,733
27	2,870	250	77	20,998	1,827
28	2,940	256	78	22,132	1,925
29	3,010	262	79	23,328	2,030
30	3,084	268	80	24,585	2,139
31	3,158	275	81*	24,832	2,160
32	3,235	281	82*	25,080	2,182
33	3,315	288	83*	25,331	2,204
34	3,395	295	84*	25,583	2,226
35	3,436	299	85*	25,840	2,248
36	3,451	300	86*	26,098	2,271
37	3,492	304	87*	26,360	2,293
38	3,575	311	88*	26,624	2,316
39	3,645	317	89*	26,891	2,340
40	3,836	334	90*	27,160	2,363
41	3,976	346	91*	27,430	2,386
42	4,121	359	92*	27,703	2,410
43	4,272	372	93*	27,981	2,434
44	4,428	385	94*	28,259	2,459
45	4,675	407	95*	28,540	2,483
46	4,848	422	96*	28,826	2,508
47	5,025	437	97*	29,117	2,533
48	5,208	453	98*	29,408	2,558
49	5,400	470	99*	29,701	2,584

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