MEDICAL PROTECTION

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 day[2]

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 plans[3]
- A 3-year targeted therapy for breast cancer and lung cancer is around **HKD1.13 million** and **HKD1 million** respectively[4]

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 benefits[5]
- **70%** of people in Hong Kong aged 15 or above do not have regular health check-up[6] even though different health risks occur during different life stages

"AIA", "the Company", "We", "our", or "us" herein refers to **AIA International Limited** (Incorporated in Bermuda with limited liability).

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-market[3]

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 cover[7] 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

For details, please refer to the Benefit Schedule on pages 11-14 of this brochure.

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 cover[7] 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.

First-in-market[3]

Phase 3 clinical trial drugs[8] 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 effective[9] 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 drugs[8] of up to HKD500,000 or USD62,500 per policy year[12].

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 cancer[10] 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 burden[13].

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.

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

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 cover[7] 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)
- European Medicines Agency (EMA)
- National Medical Products Administration (NMPA) of China
- Department of Health of Hong Kong
- Health Bureau of Macau

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

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.

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

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.

360 Health & Wellness
Live well · Protect well · Get well

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.

View e-copy

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.

View e-copy

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

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

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.

Guaranteed lifetime renewal

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

Age 40

Jack purchased Privilege Ultra Pearl Medical Plan for himself as the insured

He enjoys medical protection

Lifetime benefit limit: HKD60,000,000 / USD7,500,000

Annual benefit limit: HKD12,000,000 / USD1,500,000

Geographical cover: Worldwide (excluding United States)

Annual deductible: HKD16,000/ USD2,000

Age 43

Jack receives lifestage check-up service once every 3 consecutive policy years to help detect any potential health issues early

Age 53

Jack is diagnosed with colorectal cancer

- His case is reviewed and managed by our designated service provider of Personal Medical Case Management Services
- He receives medical treatment in both Hong Kong and Singapore from medical specialists and has recovered

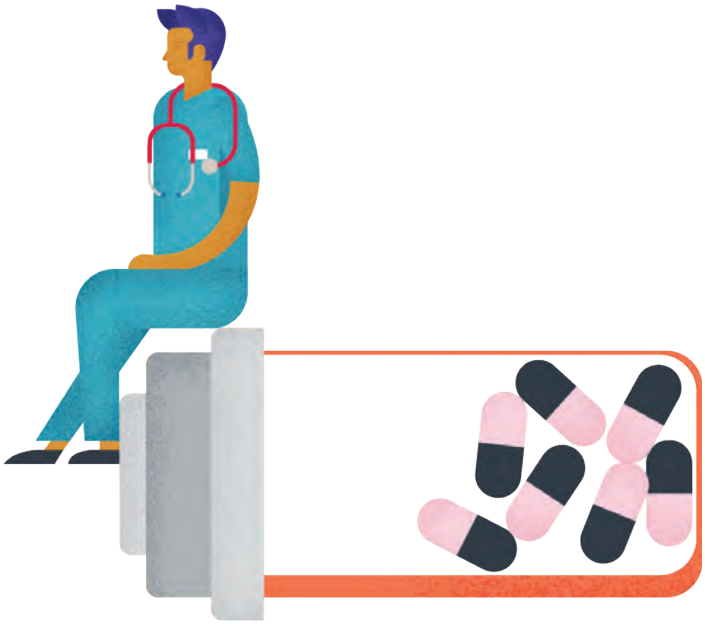
Eligible expenses can be claimed* for:

Pre-confinement outpatient care
+
Hospital confinement (semi-private room in Hong Kong and standard private room in Singapore) and reverse colostomy surgery
+
Targeted therapy
+
Post-confinement outpatient care~, including follow-up outpatient visits provided by physiotherapists and occupational therapists
+
Post surgery home nursing~

^ 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 Choices[1]	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 Cancer[2]	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: • has attained age 75 or above; • suffers from designated cancer[3]; and • receives any medical services as a result of designated cancer[3]	

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

<table>
<tr><th rowspan="2">Benefit items[4]</th><th colspan="2">Benefit limit</th></tr>
<tr><th>HKD</th><th>USD</th></tr>
<tr><td>a. Room and board</td><td colspan="2" rowspan="5">Fully covered*</td></tr>
<tr><td>b. Miscellaneous charges
Including medical appliances</td></tr>
<tr><td>c. Attending doctor's visit fee</td></tr>
<tr><td>d. Specialist's fee[5]</td></tr>
<tr><td>e. Intensive care</td></tr>
<tr><td>f. Surgeon's fee</td><td colspan="2">Fully covered*
regardless of the surgical category</td></tr>
<tr><td>g. Anaesthetist's fee</td><td colspan="2" rowspan="4">Fully covered*</td></tr>
<tr><td>h. Operating theatre charges</td></tr>
<tr><td>i. Prescribed diagnostic imaging tests[5,6]</td></tr>
<tr><td>j. Prescribed non-surgical cancer treatments[7]</td></tr>
<tr><td rowspan="3">k. Pre- and post- confinement / day case procedure outpatient care[5]
(i) prior outpatient visits or emergency consultations

(ii) follow-up outpatient visits</td><td colspan="2">Fully covered*
• 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*
• 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)</td></tr>
<tr><td>680
per visit</td><td>85
per visit</td></tr>
<tr><td colspan="2">4 visits of dietitian consultations (within 90 days after each hospital discharge / completion of day case procedure)</td></tr>
<tr><td>l. Psychiatric treatments
For confinement in Hong Kong and Macau</td><td>40,000
per policy year</td><td>5,000
per policy year</td></tr>
<tr><td>m. Private nurse's fee[5]
Nursing service for confinement after surgery or discharge from intensive care unit</td><td colspan="2">Fully covered*
maximum 30 days per policy year</td></tr>
<tr><td>n. Dialysis benefit[5]</td><td colspan="2">Fully covered*</td></tr>
<tr><td>o. Post surgery home nursing benefit[5]
Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)</td><td colspan="2">Fully covered*
maximum196 days per policy year</td></tr>
<tr><td>p. Reconstructive surgery benefit[5]
For restoration of appearance of a body part or a breast</td><td>160,000
per accident / per mastectomy</td><td>20,000
per accident / per mastectomy</td></tr>
<tr><td>q. Medical appliances benefit for reconstructive surgery
External, prosthetic devices or reconstructive materials implanted during reconstructive surgery</td><td>96,000
each item per policy year</td><td>12,000
each item per policy year</td></tr>
<tr><td>r. Emergency outpatient treatment benefit
Treatments within 24 hours of the accident</td><td colspan="2">Fully covered*</td></tr>
</table>

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 benefit[5] 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 benefit[5] 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 benefit[5] 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 100,000 per incident	125 per visit 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 Cancers[3] 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	5,000,000 per life	625,000 per life
(v) 24-hour worldwide telephone enquiry services	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

1. 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.
2. 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).
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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).

HEALTHIER, LONGER, BETTER LIVES

Standard Premium Schedule for Basic Plan

Deductible (HKD0 or USD0)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	13,568	1,696	6,920	865	3,800	475	1,200	150
5-18	13,568	1,696	6,920	865	3,800	475	1,200	150
19	13,728	1,716	7,000	875	3,840	480	1,216	152
20	14,008	1,751	7,144	893	3,920	490	1,240	155
21	14,144	1,768	7,216	902	3,960	495	1,248	156
22	14,568	1,821	7,432	929	4,080	510	1,288	161
23	15,136	1,892	7,720	965	4,240	530	1,336	167
24	15,584	1,948	7,944	993	4,360	545	1,376	172
25	16,704	2,088	8,520	1,065	4,680	585	1,472	184
26	17,720	2,215	9,040	1,130	4,960	620	1,568	196
27	18,712	2,339	9,544	1,193	5,240	655	1,656	207
28	19,576	2,447	9,984	1,248	5,480	685	1,728	216
29	20,144	2,518	10,272	1,284	5,640	705	1,776	222
30	20,424	2,553	10,416	1,302	5,720	715	1,800	225
31	21,008	2,626	10,712	1,339	5,880	735	1,856	232
32	21,296	2,662	10,864	1,358	5,960	745	1,880	235
33	21,864	2,733	11,152	1,394	6,120	765	1,928	241
34	22,728	2,841	11,592	1,449	6,360	795	2,008	251
35	23,144	2,893	11,800	1,475	6,480	810	2,040	255
36	23,152	2,894	11,808	1,476	6,480	810	2,048	256
37	23,568	2,946	12,016	1,502	6,600	825	2,080	260
38	24,160	3,020	12,320	1,540	6,768	846	2,136	267
39	24,296	3,037	12,392	1,549	6,800	850	2,144	268
40	24,568	3,071	12,528	1,566	6,880	860	2,168	271
41	25,256	3,157	12,880	1,610	7,072	884	2,232	279
42	26,344	3,293	13,432	1,679	7,376	922	2,328	291
43	27,512	3,439	14,032	1,754	7,704	963	2,432	304
44	29,432	3,679	15,008	1,876	8,240	1,030	2,600	325
45	31,200	3,900	15,912	1,989	8,736	1,092	2,752	344
46	32,688	4,086	16,672	2,084	9,152	1,144	2,888	361
47	34,048	4,256	17,368	2,171	9,536	1,192	3,008	376
48	35,400	4,425	18,056	2,257	9,912	1,239	3,128	391
49	37,080	4,635	18,912	2,364	10,384	1,298	3,272	409
50	38,736	4,842	19,752	2,469	10,848	1,356	3,424	428
51	40,856	5,107	20,840	2,605	11,440	1,430	3,608	451
52	42,600	5,325	21,728	2,716	11,928	1,491	3,760	470
53	44,168	5,521	22,528	2,816	12,368	1,546	3,904	488
54	46,208	5,776	23,568	2,946	12,936	1,617	4,080	510
55	48,088	6,011	24,528	3,066	13,464	1,683	4,248	531
56	50,920	6,365	25,968	3,246	14,256	1,782	4,496	562
57	54,200	6,775	27,640	3,455	15,176	1,897	4,784	598
58	56,720	7,090	28,928	3,616	15,880	1,985	5,008	626
59	60,512	7,564	30,864	3,858	16,944	2,118	5,344	668
60	64,440	8,055	32,864	4,108	18,040	2,255	5,688	711

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD0 or USD0) (continued)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	68,496	8,562	34,936	4,367	19,176	2,397	6,048	756
62	73,144	9,143	37,304	4,663	20,480	2,560	6,456	807
63	79,192	9,899	40,384	5,048	22,176	2,772	6,992	874
64	86,848	10,856	44,296	5,537	24,320	3,040	7,672	959
65	93,872	11,734	47,872	5,984	26,288	3,286	8,288	1,036
66	101,856	12,732	51,944	6,493	28,520	3,565	8,992	1,124
67	107,864	13,483	55,008	6,876	30,200	3,775	9,528	1,191
68	112,368	14,046	57,304	7,163	31,464	3,933	9,920	1,240
69	118,192	14,774	60,280	7,535	33,096	4,137	10,440	1,305
70	123,664	15,458	63,072	7,884	34,624	4,328	10,920	1,365
71	131,752	16,469	67,192	8,399	36,888	4,611	11,632	1,454
72	139,064	17,383	70,920	8,865	38,936	4,867	12,280	1,535
73	146,232	18,279	74,576	9,322	40,944	5,118	12,912	1,614
74	153,696	19,212	78,384	9,798	43,032	5,379	13,568	1,696
75	160,888	20,111	82,056	10,257	45,048	5,631	14,208	1,776
76	169,520	21,190	86,456	10,807	47,464	5,933	14,968	1,871
77	176,280	22,035	89,904	11,238	49,360	6,170	15,568	1,946
78	182,912	22,864	93,288	11,661	51,216	6,402	16,152	2,019
79	184,280	23,035	93,984	11,748	51,600	6,450	16,272	2,034
80	188,088	23,511	95,928	11,991	52,664	6,583	16,608	2,076
81*	200,872	25,109	102,448	12,806	56,248	7,031	17,736	2,217
82*	204,760	25,595	104,424	13,053	57,336	7,167	18,080	2,260
83*	208,392	26,049	106,280	13,285	58,352	7,294	18,400	2,300
84*	211,704	26,463	107,968	13,496	59,280	7,410	18,696	2,337
85*	215,496	26,937	109,904	13,738	60,336	7,542	19,032	2,379
86*	219,456	27,432	111,920	13,990	61,448	7,681	19,376	2,422
87*	222,928	27,866	113,696	14,212	62,416	7,802	19,688	2,461
88*	226,376	28,297	115,448	14,431	63,384	7,923	19,992	2,499
89*	230,016	28,752	117,312	14,664	64,408	8,051	20,312	2,539
90*	233,640	29,205	119,160	14,895	65,416	8,177	20,632	2,579
91*	237,432	29,679	121,088	15,136	66,480	8,310	20,968	2,621
92*	240,896	30,112	122,856	15,357	67,448	8,431	21,272	2,659
93*	244,536	30,567	124,712	15,589	68,472	8,559	21,592	2,699
94*	248,504	31,063	126,736	15,842	69,584	8,698	21,944	2,743
95*	252,120	31,515	128,584	16,073	70,592	8,824	22,264	2,783
96*	255,912	31,989	130,512	16,314	71,656	8,957	22,600	2,825
97*	259,064	32,383	132,120	16,515	72,536	9,067	22,872	2,859
98*	262,840	32,855	134,048	16,756	73,592	9,199	23,208	2,901
99+*	266,640	33,330	135,984	16,998	74,656	9,332	23,544	2,943

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD0 or USD0)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	14,928	1,866	7,616	952	4,176	522	1,320	165
5-18	14,928	1,866	7,616	952	4,176	522	1,320	165
19	15,104	1,888	7,704	963	4,232	529	1,336	167
20	15,416	1,927	7,864	983	4,320	540	1,360	170
21	15,544	1,943	7,928	991	4,352	544	1,376	172
22	16,024	2,003	8,176	1,022	4,488	561	1,416	177
23	16,664	2,083	8,496	1,062	4,664	583	1,472	184
24	17,128	2,141	8,736	1,092	4,792	599	1,512	189
25	18,384	2,298	9,376	1,172	5,144	643	1,624	203
26	19,496	2,437	9,944	1,243	5,456	682	1,720	215
27	20,584	2,573	10,496	1,312	5,760	720	1,816	227
28	21,528	2,691	10,976	1,372	6,024	753	1,904	238
29	22,152	2,769	11,296	1,412	6,200	775	1,960	245
30	22,480	2,810	11,464	1,433	6,296	787	1,984	248
31	23,096	2,887	11,776	1,472	6,464	808	2,040	255
32	23,416	2,927	11,944	1,493	6,560	820	2,064	258
33	24,056	3,007	12,272	1,534	6,736	842	2,128	266
34	24,984	3,123	12,744	1,593	6,992	874	2,208	276
35	25,448	3,181	12,976	1,622	7,128	891	2,248	281
36	25,456	3,182	12,984	1,623	7,128	891	2,248	281
37	25,944	3,243	13,232	1,654	7,264	908	2,288	286
38	26,568	3,321	13,552	1,694	7,440	930	2,344	293
39	26,728	3,341	13,632	1,704	7,480	935	2,360	295
40	27,024	3,378	13,784	1,723	7,568	946	2,384	298
41	27,784	3,473	14,168	1,771	7,776	972	2,456	307
42	28,984	3,623	14,784	1,848	8,112	1,014	2,560	320
43	30,256	3,782	15,432	1,929	8,472	1,059	2,672	334
44	32,360	4,045	16,504	2,063	9,064	1,133	2,856	357
45	34,320	4,290	17,504	2,188	9,608	1,201	3,032	379
46	35,952	4,494	18,336	2,292	10,064	1,258	3,176	397
47	37,464	4,683	19,104	2,388	10,488	1,311	3,312	414
48	38,944	4,868	19,864	2,483	10,904	1,363	3,440	430
49	40,776	5,097	20,792	2,599	11,416	1,427	3,600	450
50	42,600	5,325	21,728	2,716	11,928	1,491	3,760	470
51	44,944	5,618	22,920	2,865	12,584	1,573	3,968	496
52	46,856	5,857	23,896	2,987	13,120	1,640	4,136	517
53	48,568	6,071	24,768	3,096	13,600	1,700	4,288	536
54	50,832	6,354	25,928	3,241	14,232	1,779	4,488	561
55	52,896	6,612	26,976	3,372	14,808	1,851	4,672	584
56	56,016	7,002	28,568	3,571	15,688	1,961	4,944	618
57	59,648	7,456	30,424	3,803	16,704	2,088	5,264	658
58	62,400	7,800	31,824	3,978	17,472	2,184	5,512	689
59	66,552	8,319	33,944	4,243	18,632	2,329	5,880	735
60	70,880	8,860	36,152	4,519	19,848	2,481	6,256	782

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD0 or USD0) (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	75,360	9,420	38,432	4,804	21,104	2,638	6,656	832
62	80,456	10,057	41,032	5,129	22,528	2,816	7,104	888
63	87,120	10,890	44,432	5,554	24,392	3,049	7,696	962
64	95,536	11,942	48,720	6,090	26,752	3,344	8,432	1,054
65	103,248	12,906	52,656	6,582	28,912	3,614	9,120	1,140
66	112,056	14,007	57,152	7,144	31,376	3,922	9,896	1,237
67	118,656	14,832	60,512	7,564	33,224	4,153	10,480	1,310
68	123,608	15,451	63,040	7,880	34,608	4,326	10,912	1,364
69	130,008	16,251	66,304	8,288	36,400	4,550	11,480	1,435
70	136,040	17,005	69,384	8,673	38,088	4,761	12,016	1,502
71	144,936	18,117	73,920	9,240	40,584	5,073	12,800	1,600
72	152,968	19,121	78,016	9,752	42,832	5,354	13,504	1,688
73	160,856	20,107	82,040	10,255	45,040	5,630	14,200	1,775
74	169,072	21,134	86,224	10,778	47,344	5,918	14,928	1,866
75	176,960	22,120	90,248	11,281	49,552	6,194	15,624	1,953
76	186,456	23,307	95,096	11,887	52,208	6,526	16,464	2,058
77	193,912	24,239	98,896	12,362	54,296	6,787	17,120	2,140
78	201,208	25,151	102,616	12,827	56,336	7,042	17,768	2,221
79	202,720	25,340	103,384	12,923	56,760	7,095	17,904	2,238
80	206,912	25,864	105,528	13,191	57,936	7,242	18,272	2,284
81*	220,968	27,621	112,696	14,087	61,872	7,734	19,512	2,439
82*	225,240	28,155	114,872	14,359	63,064	7,883	19,888	2,486
83*	229,240	28,655	116,912	14,614	64,184	8,023	20,240	2,530
84*	232,856	29,107	118,760	14,845	65,200	8,150	20,560	2,570
85*	237,048	29,631	120,896	15,112	66,376	8,297	20,928	2,616
86*	241,384	30,173	123,104	15,388	67,584	8,448	21,312	2,664
87*	245,216	30,652	125,064	15,633	68,664	8,583	21,656	2,707
88*	249,008	31,126	126,992	15,874	69,720	8,715	21,984	2,748
89*	253,008	31,626	129,032	16,129	70,840	8,855	22,344	2,793
90*	256,992	32,124	131,064	16,383	71,960	8,995	22,696	2,837
91*	261,176	32,647	133,200	16,650	73,128	9,141	23,064	2,883
92*	265,000	33,125	135,152	16,894	74,200	9,275	23,400	2,925
93*	268,984	33,623	137,184	17,148	75,312	9,414	23,752	2,969
94*	273,344	34,168	139,408	17,426	76,536	9,567	24,136	3,017
95*	277,328	34,666	141,440	17,680	77,648	9,706	24,488	3,061
96*	281,504	35,188	143,568	17,946	78,824	9,853	24,856	3,107
97*	284,960	35,620	145,328	18,166	79,792	9,974	25,160	3,145
98*	289,128	36,141	147,456	18,432	80,952	10,119	25,528	3,191
99+*	293,304	36,663	149,584	18,698	82,128	10,266	25,896	3,237

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000 or USD2,000)

JOIN AIA Vitality AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	6,176	772	3,152	394	1,728	216	544	68
5-18	5,720	715	2,920	365	1,600	200	504	63
19	5,944	743	3,032	379	1,664	208	528	66
20	5,944	743	3,032	379	1,664	208	528	66
21	6,000	750	3,064	383	1,680	210	528	66
22	6,168	771	3,144	393	1,728	216	544	68
23	6,304	788	3,216	402	1,768	221	560	70
24	6,944	868	3,544	443	1,944	243	616	77
25	7,200	900	3,672	459	2,016	252	632	79
26	7,432	929	3,792	474	2,080	260	656	82
27	8,104	1,013	4,136	517	2,272	284	712	89
28	8,336	1,042	4,248	531	2,336	292	736	92
29	8,608	1,076	4,392	549	2,408	301	760	95
30	8,784	1,098	4,480	560	2,456	307	776	97
31	8,872	1,109	4,528	566	2,488	311	784	98
32	9,000	1,125	4,592	574	2,520	315	792	99
33	9,128	1,141	4,656	582	2,552	319	808	101
34	9,376	1,172	4,784	598	2,624	328	824	103
35	9,672	1,209	4,936	617	2,712	339	856	107
36	10,008	1,251	5,104	638	2,800	350	880	110
37	10,008	1,251	5,104	638	2,800	350	880	110
38	10,272	1,284	5,240	655	2,880	360	904	113
39	10,272	1,284	5,240	655	2,880	360	904	113
40	10,400	1,300	5,304	663	2,912	364	920	115
41	11,152	1,394	5,688	711	3,120	390	984	123
42	11,640	1,455	5,936	742	3,256	407	1,024	128
43	12,176	1,522	6,208	776	3,408	426	1,072	134
44	12,704	1,588	6,480	810	3,560	445	1,120	140
45	13,456	1,682	6,864	858	3,768	471	1,192	149
46	14,024	1,753	7,152	894	3,928	491	1,240	155
47	14,984	1,873	7,640	955	4,192	524	1,320	165
48	15,640	1,955	7,976	997	4,376	547	1,384	173
49	16,368	2,046	8,344	1,043	4,584	573	1,448	181
50	17,208	2,151	8,776	1,097	4,816	602	1,520	190
51	18,088	2,261	9,224	1,153	5,064	633	1,600	200
52	18,496	2,312	9,432	1,179	5,176	647	1,632	204
53	19,496	2,437	9,944	1,243	5,456	682	1,720	215
54	20,344	2,543	10,376	1,297	5,696	712	1,800	225
55	21,048	2,631	10,736	1,342	5,896	737	1,856	232
56	22,464	2,808	11,456	1,432	6,288	786	1,984	248
57	23,872	2,984	12,176	1,522	6,688	836	2,104	263
58	25,288	3,161	12,896	1,612	7,080	885	2,232	279
59	27,120	3,390	13,832	1,729	7,592	949	2,392	299
60	28,672	3,584	14,624	1,828	8,032	1,004	2,528	316

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000 or 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	30,368	3,796	15,488	1,936	8,504	1,063	2,680	335
62	32,536	4,067	16,592	2,074	9,112	1,139	2,872	359
63	35,392	4,424	18,048	2,256	9,912	1,239	3,128	391
64	38,648	4,831	19,712	2,464	10,824	1,353	3,416	427
65	41,600	5,200	21,216	2,652	11,648	1,456	3,672	459
66	45,328	5,666	23,120	2,890	12,688	1,586	4,000	500
67	47,944	5,993	24,448	3,056	13,424	1,678	4,232	529
68	50,096	6,262	25,552	3,194	14,024	1,753	4,424	553
69	52,696	6,587	26,872	3,359	14,752	1,844	4,656	582
70	55,376	6,922	28,240	3,530	15,504	1,938	4,888	611
71	59,000	7,375	30,088	3,761	16,520	2,065	5,208	651
72	62,424	7,803	31,840	3,980	17,480	2,185	5,512	689
73	65,200	8,150	33,256	4,157	18,256	2,282	5,760	720
74	69,152	8,644	35,264	4,408	19,360	2,420	6,104	763
75	72,776	9,097	37,112	4,639	20,376	2,547	6,424	803
76	75,896	9,487	38,704	4,838	21,248	2,656	6,704	838
77	78,800	9,850	40,192	5,024	22,064	2,758	6,960	870
78	81,184	10,148	41,400	5,175	22,728	2,841	7,168	896
79	83,904	10,488	42,792	5,349	23,496	2,937	7,408	926
80	86,224	10,778	43,976	5,497	24,144	3,018	7,616	952
81*	89,024	11,128	45,400	5,675	24,928	3,116	7,864	983
82*	91,056	11,382	46,440	5,805	25,496	3,187	8,040	1,005
83*	92,536	11,567	47,192	5,899	25,912	3,239	8,168	1,021
84*	94,472	11,809	48,184	6,023	26,456	3,307	8,344	1,043
85*	95,656	11,957	48,784	6,098	26,784	3,348	8,448	1,056
86*	97,280	12,160	49,616	6,202	27,240	3,405	8,592	1,074
87*	98,760	12,345	50,368	6,296	27,656	3,457	8,720	1,090
88*	100,400	12,550	51,208	6,401	28,112	3,514	8,864	1,108
89*	102,032	12,754	52,040	6,505	28,568	3,571	9,008	1,126
90*	103,656	12,957	52,864	6,608	29,024	3,628	9,152	1,144
91*	105,584	13,198	53,848	6,731	29,560	3,695	9,320	1,165
92*	107,224	13,403	54,688	6,836	30,024	3,753	9,464	1,183
93*	108,568	13,571	55,368	6,921	30,400	3,800	9,584	1,198
94*	110,480	13,810	56,344	7,043	30,936	3,867	9,752	1,219
95*	111,384	13,923	56,808	7,101	31,184	3,898	9,832	1,229
96*	113,608	14,201	57,944	7,243	31,808	3,976	10,032	1,254
97*	114,936	14,367	58,616	7,327	32,184	4,023	10,152	1,269
98*	116,712	14,589	59,520	7,440	32,680	4,085	10,304	1,288
99+*	118,208	14,776	60,288	7,536	33,096	4,137	10,440	1,305

Effective from 15 July 2026

* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000 or USD2,000)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	6,784	848	3,456	432	1,896	237	600	75
5-18	6,288	786	3,208	401	1,760	220	552	69
19	6,544	818	3,336	417	1,832	229	576	72
20	6,544	818	3,336	417	1,832	229	576	72
21	6,600	825	3,368	421	1,848	231	584	73
22	6,784	848	3,456	432	1,896	237	600	75
23	6,912	864	3,528	441	1,936	242	608	76
24	7,624	953	3,888	486	2,136	267	672	84
25	7,920	990	4,040	505	2,216	277	696	87
26	8,160	1,020	4,160	520	2,288	286	720	90
27	8,904	1,113	4,544	568	2,496	312	784	98
28	9,168	1,146	4,672	584	2,568	321	808	101
29	9,472	1,184	4,832	604	2,656	332	840	105
30	9,656	1,207	4,928	616	2,704	338	856	107
31	9,744	1,218	4,968	621	2,728	341	864	108
32	9,904	1,238	5,048	631	2,776	347	872	109
33	10,040	1,255	5,120	640	2,808	351	888	111
34	10,304	1,288	5,256	657	2,888	361	912	114
35	10,640	1,330	5,424	678	2,976	372	936	117
36	11,024	1,378	5,624	703	3,088	386	976	122
37	11,024	1,378	5,624	703	3,088	386	976	122
38	11,296	1,412	5,760	720	3,160	395	1,000	125
39	11,296	1,412	5,760	720	3,160	395	1,000	125
40	11,448	1,431	5,840	730	3,208	401	1,008	126
41	12,280	1,535	6,264	783	3,440	430	1,088	136
42	12,792	1,599	6,520	815	3,584	448	1,128	141
43	13,392	1,674	6,832	854	3,752	469	1,184	148
44	13,960	1,745	7,120	890	3,912	489	1,232	154
45	14,808	1,851	7,552	944	4,144	518	1,304	163
46	15,424	1,928	7,864	983	4,320	540	1,360	170
47	16,464	2,058	8,400	1,050	4,608	576	1,456	182
48	17,208	2,151	8,776	1,097	4,816	602	1,520	190
49	18,008	2,251	9,184	1,148	5,040	630	1,592	199
50	18,920	2,365	9,648	1,206	5,296	662	1,672	209
51	19,904	2,488	10,152	1,269	5,576	697	1,760	220
52	20,352	2,544	10,376	1,297	5,696	712	1,800	225
53	21,456	2,682	10,944	1,368	6,008	751	1,896	237
54	22,376	2,797	11,408	1,426	6,264	783	1,976	247
55	23,160	2,895	11,808	1,476	6,488	811	2,048	256
56	24,712	3,089	12,600	1,575	6,920	865	2,184	273
57	26,264	3,283	13,392	1,674	7,352	919	2,320	290
58	27,808	3,476	14,184	1,773	7,784	973	2,456	307
59	29,832	3,729	15,216	1,902	8,352	1,044	2,632	329
60	31,528	3,941	16,080	2,010	8,824	1,103	2,784	348

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000 or 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	33,408	4,176	17,040	2,130	9,352	1,169	2,952	369
62	35,776	4,472	18,248	2,281	10,016	1,252	3,160	395
63	38,928	4,866	19,856	2,482	10,896	1,362	3,440	430
64	42,504	5,313	21,680	2,710	11,904	1,488	3,752	469
65	45,768	5,721	23,344	2,918	12,816	1,602	4,040	505
66	49,872	6,234	25,432	3,179	13,968	1,746	4,400	550
67	52,728	6,591	26,888	3,361	14,760	1,845	4,656	582
68	55,096	6,887	28,096	3,512	15,424	1,928	4,864	608
69	57,968	7,246	29,560	3,695	16,232	2,029	5,120	640
70	60,912	7,614	31,064	3,883	17,056	2,132	5,376	672
71	64,912	8,114	33,104	4,138	18,176	2,272	5,728	716
72	68,664	8,583	35,016	4,377	19,224	2,403	6,064	758
73	71,728	8,966	36,584	4,573	20,080	2,510	6,336	792
74	76,056	9,507	38,792	4,849	21,296	2,662	6,712	839
75	80,056	10,007	40,832	5,104	22,416	2,802	7,072	884
76	83,480	10,435	42,576	5,322	23,376	2,922	7,368	921
77	86,680	10,835	44,208	5,526	24,272	3,034	7,656	957
78	89,296	11,162	45,544	5,693	25,000	3,125	7,888	986
79	92,296	11,537	47,072	5,884	25,840	3,230	8,152	1,019
80	94,832	11,854	48,368	6,046	26,552	3,319	8,376	1,047
81*	97,912	12,239	49,936	6,242	27,416	3,427	8,648	1,081
82*	100,168	12,521	51,088	6,386	28,048	3,506	8,848	1,106
83*	101,792	12,724	51,912	6,489	28,504	3,563	8,992	1,124
84*	103,904	12,988	52,992	6,624	29,096	3,637	9,176	1,147
85*	105,216	13,152	53,664	6,708	29,464	3,683	9,288	1,161
86*	107,008	13,376	54,576	6,822	29,960	3,745	9,448	1,181
87*	108,632	13,579	55,400	6,925	30,416	3,802	9,592	1,199
88*	110,432	13,804	56,320	7,040	30,920	3,865	9,752	1,219
89*	112,240	14,030	57,240	7,155	31,424	3,928	9,912	1,239
90*	114,024	14,253	58,152	7,269	31,928	3,991	10,072	1,259
91*	116,144	14,518	59,232	7,404	32,520	4,065	10,256	1,282
92*	117,936	14,742	60,144	7,518	33,024	4,128	10,416	1,302
93*	119,432	14,929	60,912	7,614	33,440	4,180	10,544	1,318
94*	121,528	15,191	61,976	7,747	34,024	4,253	10,728	1,341
95*	122,528	15,316	62,488	7,811	34,304	4,288	10,816	1,352
96*	124,960	15,620	63,728	7,966	34,992	4,374	11,032	1,379
97*	126,432	15,804	64,480	8,060	35,400	4,425	11,160	1,395
98*	128,376	16,047	65,472	8,184	35,944	4,493	11,336	1,417
99+*	130,016	16,252	66,312	8,289	36,408	4,551	11,480	1,435

Effective from 15 July 2026

* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000 or USD3,125)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	5,688	711	2,904	363	1,592	199	504	63
5-18	5,256	657	2,680	335	1,472	184	464	58
19	5,392	674	2,752	344	1,512	189	480	60
20	5,392	674	2,752	344	1,512	189	480	60
21	5,392	674	2,752	344	1,512	189	480	60
22	5,816	727	2,968	371	1,632	204	512	64
23	5,968	746	3,040	380	1,672	209	528	66
24	6,472	809	3,304	413	1,816	227	568	71
25	6,584	823	3,360	420	1,840	230	584	73
26	6,952	869	3,544	443	1,944	243	616	77
27	7,520	940	3,832	479	2,104	263	664	83
28	7,808	976	3,984	498	2,184	273	688	86
29	8,080	1,010	4,120	515	2,264	283	712	89
30	8,120	1,015	4,144	518	2,272	284	720	90
31	8,200	1,025	4,184	523	2,296	287	728	91
32	8,512	1,064	4,344	543	2,384	298	752	94
33	8,800	1,100	4,488	561	2,464	308	776	97
34	8,936	1,117	4,560	570	2,504	313	792	99
35	9,192	1,149	4,688	586	2,576	322	808	101
36	9,504	1,188	4,848	606	2,664	333	840	105
37	9,504	1,188	4,848	606	2,664	333	840	105
38	9,648	1,206	4,920	615	2,704	338	848	106
39	9,648	1,206	4,920	615	2,704	338	848	106
40	9,944	1,243	5,072	634	2,784	348	880	110
41	10,456	1,307	5,336	667	2,928	366	920	115
42	10,816	1,352	5,520	690	3,032	379	952	119
43	11,392	1,424	5,808	726	3,192	399	1,008	126
44	11,808	1,476	6,024	753	3,304	413	1,040	130
45	12,792	1,599	6,520	815	3,584	448	1,128	141
46	13,424	1,678	6,848	856	3,760	470	1,184	148
47	14,304	1,788	7,296	912	4,008	501	1,264	158
48	14,744	1,843	7,520	940	4,128	516	1,304	163
49	15,408	1,926	7,856	982	4,312	539	1,360	170
50	16,080	2,010	8,200	1,025	4,504	563	1,416	177
51	17,008	2,126	8,672	1,084	4,760	595	1,504	188
52	17,472	2,184	8,912	1,114	4,896	612	1,544	193
53	18,704	2,338	9,536	1,192	5,240	655	1,648	206
54	19,496	2,437	9,944	1,243	5,456	682	1,720	215
55	19,968	2,496	10,184	1,273	5,592	699	1,760	220
56	21,056	2,632	10,736	1,342	5,896	737	1,856	232
57	22,464	2,808	11,456	1,432	6,288	786	1,984	248
58	24,016	3,002	12,248	1,531	6,728	841	2,120	265
59	25,576	3,197	13,040	1,630	7,160	895	2,256	282
60	27,136	3,392	13,840	1,730	7,600	950	2,400	300

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

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

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	28,792	3,599	14,680	1,835	8,064	1,008	2,544	318
62	30,808	3,851	15,712	1,964	8,624	1,078	2,720	340
63	33,624	4,203	17,152	2,144	9,416	1,177	2,968	371
64	36,736	4,592	18,736	2,342	10,288	1,286	3,240	405
65	39,136	4,892	19,960	2,495	10,960	1,370	3,456	432
66	42,816	5,352	21,840	2,730	11,992	1,499	3,784	473
67	45,272	5,659	23,088	2,886	12,680	1,585	4,000	500
68	47,344	5,918	24,144	3,018	13,256	1,657	4,184	523
69	49,920	6,240	25,456	3,182	13,976	1,747	4,408	551
70	52,400	6,550	26,728	3,341	14,672	1,834	4,624	578
71	55,808	6,976	28,464	3,558	15,624	1,953	4,928	616
72	58,936	7,367	30,056	3,757	16,504	2,063	5,208	651
73	61,976	7,747	31,608	3,951	17,352	2,169	5,472	684
74	65,376	8,172	33,344	4,168	18,304	2,288	5,776	722
75	68,888	8,611	35,136	4,392	19,288	2,411	6,080	760
76	71,776	8,972	36,608	4,576	20,096	2,512	6,336	792
77	74,672	9,334	38,080	4,760	20,912	2,614	6,592	824
78	76,840	9,605	39,192	4,899	21,512	2,689	6,784	848
79	79,376	9,922	40,480	5,060	22,224	2,778	7,008	876
80	81,520	10,190	41,576	5,197	22,824	2,853	7,200	900
81*	84,376	10,547	43,032	5,379	23,624	2,953	7,448	931
82*	86,136	10,767	43,928	5,491	24,120	3,015	7,608	951
83*	87,456	10,932	44,600	5,575	24,488	3,061	7,720	965
84*	89,256	11,157	45,520	5,690	24,992	3,124	7,880	985
85*	90,392	11,299	46,096	5,762	25,312	3,164	7,984	998
86*	91,880	11,485	46,856	5,857	25,728	3,216	8,112	1,014
87*	93,360	11,670	47,616	5,952	26,144	3,268	8,240	1,030
88*	94,992	11,874	48,448	6,056	26,600	3,325	8,384	1,048
89*	96,792	12,099	49,360	6,170	27,104	3,388	8,544	1,068
90*	98,080	12,260	50,024	6,253	27,464	3,433	8,664	1,083
91*	99,912	12,489	50,952	6,369	27,976	3,497	8,824	1,103
92*	101,208	12,651	51,616	6,452	28,336	3,542	8,936	1,117
93*	102,856	12,857	52,456	6,557	28,800	3,600	9,080	1,135
94*	104,648	13,081	53,368	6,671	29,304	3,663	9,240	1,155
95*	105,632	13,204	53,872	6,734	29,576	3,697	9,328	1,166
96*	107,600	13,450	54,880	6,860	30,128	3,766	9,504	1,188
97*	108,736	13,592	55,456	6,932	30,448	3,806	9,600	1,200
98*	110,544	13,818	56,376	7,047	30,952	3,869	9,760	1,220
99+*	111,864	13,983	57,048	7,131	31,320	3,915	9,880	1,235

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000 or USD3,125)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	6,240	780	3,184	398	1,744	218	552	69
5-18	5,776	722	2,944	368	1,616	202	512	64
19	5,928	741	3,024	378	1,656	207	520	65
20	5,928	741	3,024	378	1,656	207	520	65
21	5,928	741	3,024	378	1,656	207	520	65
22	6,400	800	3,264	408	1,792	224	568	71
23	6,560	820	3,344	418	1,840	230	576	72
24	7,104	888	3,624	453	1,992	249	624	78
25	7,240	905	3,696	462	2,024	253	640	80
26	7,632	954	3,896	487	2,136	267	672	84
27	8,272	1,034	4,216	527	2,320	290	728	91
28	8,592	1,074	4,384	548	2,408	301	760	95
29	8,896	1,112	4,536	567	2,488	311	784	98
30	8,928	1,116	4,552	569	2,496	312	792	99
31	9,016	1,127	4,600	575	2,528	316	800	100
32	9,368	1,171	4,776	597	2,624	328	824	103
33	9,672	1,209	4,936	617	2,712	339	856	107
34	9,824	1,228	5,008	626	2,752	344	864	108
35	10,120	1,265	5,160	645	2,832	354	896	112
36	10,456	1,307	5,336	667	2,928	366	920	115
37	10,456	1,307	5,336	667	2,928	366	920	115
38	10,616	1,327	5,416	677	2,976	372	936	117
39	10,616	1,327	5,416	677	2,976	372	936	117
40	10,936	1,367	5,576	697	3,064	383	968	121
41	11,504	1,438	5,864	733	3,224	403	1,016	127
42	11,888	1,486	6,064	758	3,328	416	1,048	131
43	12,520	1,565	6,384	798	3,504	438	1,104	138
44	12,976	1,622	6,616	827	3,632	454	1,144	143
45	14,088	1,761	7,184	898	3,944	493	1,240	155
46	14,768	1,846	7,528	941	4,136	517	1,304	163
47	15,736	1,967	8,024	1,003	4,408	551	1,392	174
48	16,208	2,026	8,264	1,033	4,536	567	1,432	179
49	16,944	2,118	8,640	1,080	4,744	593	1,496	187
50	17,688	2,211	9,024	1,128	4,952	619	1,560	195
51	18,704	2,338	9,536	1,192	5,240	655	1,648	206
52	19,224	2,403	9,808	1,226	5,384	673	1,696	212
53	20,576	2,572	10,496	1,312	5,760	720	1,816	227
54	21,456	2,682	10,944	1,368	6,008	751	1,896	237
55	21,976	2,747	11,208	1,401	6,152	769	1,944	243
56	23,168	2,896	11,816	1,477	6,488	811	2,048	256
57	24,712	3,089	12,600	1,575	6,920	865	2,184	273
58	26,432	3,304	13,480	1,685	7,400	925	2,336	292
59	28,136	3,517	14,352	1,794	7,880	985	2,488	311
60	29,848	3,731	15,224	1,903	8,360	1,045	2,632	329

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Basic Plan

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

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST 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
61	31,672	3,959	16,152	2,019	8,872	1,109	2,800	350
62	33,896	4,237	17,288	2,161	9,488	1,186	2,992	374
63	36,992	4,624	18,864	2,358	10,360	1,295	3,264	408
64	40,424	5,053	20,616	2,577	11,320	1,415	3,568	446
65	43,040	5,380	21,952	2,744	12,048	1,506	3,800	475
66	47,096	5,887	24,016	3,002	13,184	1,648	4,160	520
67	49,800	6,225	25,400	3,175	13,944	1,743	4,400	550
68	52,072	6,509	26,560	3,320	14,584	1,823	4,600	575
69	54,920	6,865	28,008	3,501	15,376	1,922	4,848	606
70	57,656	7,207	29,408	3,676	16,144	2,018	5,088	636
71	61,392	7,674	31,312	3,914	17,192	2,149	5,424	678
72	64,824	8,103	33,064	4,133	18,152	2,269	5,720	715
73	68,168	8,521	34,768	4,346	19,088	2,386	6,016	752
74	71,904	8,988	36,672	4,584	20,136	2,517	6,352	794
75	75,784	9,473	38,648	4,831	21,216	2,652	6,688	836
76	78,960	9,870	40,272	5,034	22,112	2,764	6,976	872
77	82,136	10,267	41,888	5,236	23,000	2,875	7,256	907
78	84,520	10,565	43,104	5,388	23,664	2,958	7,464	933
79	87,304	10,913	44,528	5,566	24,448	3,056	7,712	964
80	89,664	11,208	45,728	5,716	25,104	3,138	7,920	990
81*	92,808	11,601	47,336	5,917	25,984	3,248	8,192	1,024
82*	94,752	11,844	48,320	6,040	26,528	3,316	8,368	1,046
83*	96,200	12,025	49,064	6,133	26,936	3,367	8,496	1,062
84*	98,176	12,272	50,072	6,259	27,488	3,436	8,672	1,084
85*	99,424	12,428	50,704	6,338	27,840	3,480	8,776	1,097
86*	101,064	12,633	51,544	6,443	28,296	3,537	8,920	1,115
87*	102,688	12,836	52,368	6,546	28,752	3,594	9,064	1,133
88*	104,480	13,060	53,288	6,661	29,256	3,657	9,224	1,153
89*	106,472	13,309	54,304	6,788	29,816	3,727	9,400	1,175
90*	107,904	13,488	55,032	6,879	30,216	3,777	9,528	1,191
91*	109,896	13,737	56,048	7,006	30,768	3,846	9,704	1,213
92*	111,328	13,916	56,776	7,097	31,168	3,896	9,832	1,229
93*	113,128	14,141	57,696	7,212	31,672	3,959	9,992	1,249
94*	115,112	14,389	58,704	7,338	32,232	4,029	10,168	1,271
95*	116,192	14,524	59,256	7,407	32,536	4,067	10,256	1,282
96*	118,344	14,793	60,352	7,544	33,136	4,142	10,448	1,306
97*	119,600	14,950	61,000	7,625	33,488	4,186	10,560	1,320
98*	121,600	15,200	62,016	7,752	34,048	4,256	10,736	1,342
99+*	123,040	15,380	62,752	7,844	34,448	4,306	10,864	1,358

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000 or USD6,250)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	4,440	555	2,264	283	1,240	155	392	49
5-18	4,112	514	2,096	262	1,152	144	360	45
19	4,208	526	2,144	268	1,176	147	368	46
20	4,208	526	2,144	268	1,176	147	368	46
21	4,208	526	2,144	268	1,176	147	368	46
22	4,552	569	2,320	290	1,272	159	400	50
23	4,664	583	2,376	297	1,304	163	408	51
24	5,048	631	2,576	322	1,416	177	448	56
25	5,144	643	2,624	328	1,440	180	456	57
26	5,424	678	2,768	346	1,520	190	480	60
27	5,880	735	3,000	375	1,648	206	520	65
28	6,104	763	3,112	389	1,712	214	536	67
29	6,312	789	3,216	402	1,768	221	560	70
30	6,336	792	3,232	404	1,776	222	560	70
31	6,400	800	3,264	408	1,792	224	568	71
32	6,656	832	3,392	424	1,864	233	584	73
33	6,864	858	3,504	438	1,920	240	608	76
34	6,976	872	3,560	445	1,952	244	616	77
35	7,176	897	3,656	457	2,008	251	632	79
36	7,432	929	3,792	474	2,080	260	656	82
37	7,432	929	3,792	474	2,080	260	656	82
38	7,544	943	3,848	481	2,112	264	664	83
39	7,544	943	3,848	481	2,112	264	664	83
40	7,760	970	3,960	495	2,176	272	688	86
41	8,160	1,020	4,160	520	2,288	286	720	90
42	8,448	1,056	4,312	539	2,368	296	744	93
43	8,888	1,111	4,536	567	2,488	311	784	98
44	9,200	1,150	4,696	587	2,576	322	816	102
45	9,984	1,248	5,088	636	2,792	349	880	110
46	10,480	1,310	5,344	668	2,936	367	928	116
47	11,160	1,395	5,688	711	3,128	391	984	123
48	11,512	1,439	5,872	734	3,224	403	1,016	127
49	12,024	1,503	6,136	767	3,368	421	1,064	133
50	12,536	1,567	6,392	799	3,512	439	1,104	138
51	13,272	1,659	6,768	846	3,720	465	1,168	146
52	13,640	1,705	6,960	870	3,816	477	1,208	151
53	14,592	1,824	7,440	930	4,088	511	1,288	161
54	15,208	1,901	7,760	970	4,256	532	1,344	168
55	15,584	1,948	7,944	993	4,360	545	1,376	172
56	16,440	2,055	8,384	1,048	4,600	575	1,448	181
57	17,528	2,191	8,936	1,117	4,904	613	1,544	193
58	18,736	2,342	9,552	1,194	5,248	656	1,656	207
59	19,960	2,495	10,176	1,272	5,592	699	1,760	220
60	21,184	2,648	10,800	1,350	5,928	741	1,872	234

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Basic Plan

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

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,464	2,808	11,456	1,432	6,288	786	1,984	248
62	24,048	3,006	12,264	1,533	6,736	842	2,120	265
63	26,232	3,279	13,376	1,672	7,344	918	2,320	290
64	28,664	3,583	14,616	1,827	8,024	1,003	2,528	316
65	30,528	3,816	15,568	1,946	8,544	1,068	2,696	337
66	33,408	4,176	17,040	2,130	9,352	1,169	2,952	369
67	35,328	4,416	18,016	2,252	9,888	1,236	3,120	390
68	36,944	4,618	18,840	2,355	10,344	1,293	3,264	408
69	38,944	4,868	19,864	2,483	10,904	1,363	3,440	430
70	40,880	5,110	20,848	2,606	11,448	1,431	3,608	451
71	43,528	5,441	22,200	2,775	12,184	1,523	3,840	480
72	45,968	5,746	23,440	2,930	12,872	1,609	4,056	507
73	48,336	6,042	24,648	3,081	13,536	1,692	4,272	534
74	51,000	6,375	26,008	3,251	14,280	1,785	4,504	563
75	53,736	6,717	27,408	3,426	15,048	1,881	4,744	593
76	55,992	6,999	28,552	3,569	15,680	1,960	4,944	618
77	58,248	7,281	29,704	3,713	16,312	2,039	5,144	643
78	59,952	7,494	30,576	3,822	16,784	2,098	5,296	662
79	61,920	7,740	31,576	3,947	17,336	2,167	5,464	683
80	63,592	7,949	32,432	4,054	17,808	2,226	5,616	702
81*	65,824	8,228	33,568	4,196	18,432	2,304	5,816	727
82*	67,200	8,400	34,272	4,284	18,816	2,352	5,936	742
83*	68,216	8,527	34,792	4,349	19,104	2,388	6,024	753
84*	69,632	8,704	35,512	4,439	19,496	2,437	6,152	769
85*	70,520	8,815	35,968	4,496	19,744	2,468	6,224	778
86*	71,672	8,959	36,552	4,569	20,072	2,509	6,328	791
87*	72,824	9,103	37,144	4,643	20,392	2,549	6,432	804
88*	74,104	9,263	37,792	4,724	20,752	2,594	6,544	818
89*	75,496	9,437	38,504	4,813	21,136	2,642	6,664	833
90*	76,520	9,565	39,024	4,878	21,424	2,678	6,760	845
91*	77,936	9,742	39,744	4,968	21,824	2,728	6,880	860
92*	78,960	9,870	40,272	5,034	22,112	2,764	6,976	872
93*	80,224	10,028	40,912	5,114	22,464	2,808	7,080	885
94*	81,624	10,203	41,632	5,204	22,856	2,857	7,208	901
95*	82,408	10,301	42,032	5,254	23,072	2,884	7,280	910
96*	83,920	10,490	42,800	5,350	23,496	2,937	7,408	926
97*	84,816	10,602	43,256	5,407	23,752	2,969	7,488	936
98*	86,232	10,779	43,976	5,497	24,144	3,018	7,616	952
99+*	87,264	10,908	44,504	5,563	24,432	3,054	7,704	963

Effective from 15 July 2026

* 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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- 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000 or USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	4,872	609	2,488	311	1,368	171	432	54
5-18	4,512	564	2,304	288	1,264	158	400	50
19	4,632	579	2,360	295	1,296	162	408	51
20	4,632	579	2,360	295	1,296	162	408	51
21	4,632	579	2,360	295	1,296	162	408	51
22	5,000	625	2,552	319	1,400	175	440	55
23	5,120	640	2,608	326	1,432	179	456	57
24	5,544	693	2,824	353	1,552	194	488	61
25	5,648	706	2,880	360	1,584	198	496	62
26	5,968	746	3,040	380	1,672	209	528	66
27	6,464	808	3,296	412	1,808	226	568	71
28	6,704	838	3,416	427	1,880	235	592	74
29	6,944	868	3,544	443	1,944	243	616	77
30	6,976	872	3,560	445	1,952	244	616	77
31	7,040	880	3,592	449	1,968	246	624	78
32	7,320	915	3,736	467	2,048	256	648	81
33	7,552	944	3,848	481	2,112	264	664	83
34	7,672	959	3,912	489	2,152	269	680	85
35	7,904	988	4,032	504	2,216	277	696	87
36	8,160	1,020	4,160	520	2,288	286	720	90
37	8,160	1,020	4,160	520	2,288	286	720	90
38	8,288	1,036	4,224	528	2,320	290	728	91
39	8,288	1,036	4,224	528	2,320	290	728	91
40	8,528	1,066	4,352	544	2,384	298	752	94
41	8,968	1,121	4,576	572	2,512	314	792	99
42	9,288	1,161	4,736	592	2,600	325	824	103
43	9,768	1,221	4,984	623	2,736	342	864	108
44	10,136	1,267	5,168	646	2,840	355	896	112
45	10,984	1,373	5,600	700	3,072	384	968	121
46	11,528	1,441	5,880	735	3,224	403	1,016	127
47	12,288	1,536	6,264	783	3,440	430	1,088	136
48	12,656	1,582	6,456	807	3,544	443	1,120	140
49	13,216	1,652	6,744	843	3,704	463	1,168	146
50	13,792	1,724	7,032	879	3,864	483	1,216	152
51	14,592	1,824	7,440	930	4,088	511	1,288	161
52	15,008	1,876	7,656	957	4,200	525	1,328	166
53	16,048	2,006	8,184	1,023	4,496	562	1,416	177
54	16,744	2,093	8,536	1,067	4,688	586	1,480	185
55	17,152	2,144	8,744	1,093	4,800	600	1,512	189
56	18,064	2,258	9,216	1,152	5,056	632	1,592	199
57	19,272	2,409	9,832	1,229	5,400	675	1,704	213
58	20,624	2,578	10,520	1,315	5,776	722	1,824	228
59	21,960	2,745	11,200	1,400	6,152	769	1,936	242
60	23,288	2,911	11,880	1,485	6,520	815	2,056	257

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Basic Plan

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

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST 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
61	24,712	3,089	12,600	1,575	6,920	865	2,184	273
62	26,448	3,306	13,488	1,686	7,408	926	2,336	292
63	28,864	3,608	14,720	1,840	8,080	1,010	2,552	319
64	31,520	3,940	16,072	2,009	8,824	1,103	2,784	348
65	33,592	4,199	17,128	2,141	9,408	1,176	2,968	371
66	36,736	4,592	18,736	2,342	10,288	1,286	3,240	405
67	38,848	4,856	19,816	2,477	10,880	1,360	3,432	429
68	40,624	5,078	20,720	2,590	11,376	1,422	3,584	448
69	42,840	5,355	21,848	2,731	11,992	1,499	3,784	473
70	44,968	5,621	22,936	2,867	12,592	1,574	3,968	496
71	47,888	5,986	24,424	3,053	13,408	1,676	4,232	529
72	50,576	6,322	25,792	3,224	14,160	1,770	4,464	558
73	53,168	6,646	27,112	3,389	14,888	1,861	4,696	587
74	56,096	7,012	28,608	3,576	15,704	1,963	4,952	619
75	59,112	7,389	30,144	3,768	16,552	2,069	5,216	652
76	61,592	7,699	31,408	3,926	17,248	2,156	5,440	680
77	64,072	8,009	32,680	4,085	17,944	2,243	5,656	707
78	65,944	8,243	33,632	4,204	18,464	2,308	5,824	728
79	68,104	8,513	34,736	4,342	19,072	2,384	6,016	752
80	69,960	8,745	35,680	4,460	19,592	2,449	6,176	772
81*	72,400	9,050	36,928	4,616	20,272	2,534	6,392	799
82*	73,904	9,238	37,688	4,711	20,696	2,587	6,528	816
83*	75,032	9,379	38,264	4,783	21,008	2,626	6,624	828
84*	76,584	9,573	39,056	4,882	21,440	2,680	6,760	845
85*	77,576	9,697	39,560	4,945	21,720	2,715	6,848	856
86*	78,840	9,855	40,208	5,026	22,072	2,759	6,960	870
87*	80,104	10,013	40,856	5,107	22,432	2,804	7,072	884
88*	81,504	10,188	41,568	5,196	22,824	2,853	7,200	900
89*	83,048	10,381	42,352	5,294	23,256	2,907	7,336	917
90*	84,160	10,520	42,920	5,365	23,568	2,946	7,432	929
91*	85,720	10,715	43,720	5,465	24,000	3,000	7,568	946
92*	86,840	10,855	44,288	5,536	24,312	3,039	7,664	958
93*	88,256	11,032	45,008	5,626	24,712	3,089	7,792	974
94*	89,800	11,225	45,800	5,725	25,144	3,143	7,928	991
95*	90,632	11,329	46,224	5,778	25,376	3,172	8,000	1,000
96*	92,320	11,540	47,080	5,885	25,848	3,231	8,152	1,019
97*	93,304	11,663	47,584	5,948	26,128	3,266	8,240	1,030
98*	94,864	11,858	48,384	6,048	26,560	3,320	8,376	1,047
99+*	95,984	11,998	48,952	6,119	26,872	3,359	8,472	1,059

Effective from 15 July 2026

* 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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- 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as a standalone policy.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0 or USD0)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	11,832	1,479	6,032	754	3,312	414	1,048	131
5-18	11,832	1,479	6,032	754	3,312	414	1,048	131
19	11,960	1,495	6,096	762	3,352	419	1,056	132
20	12,208	1,526	6,224	778	3,416	427	1,080	135
21	12,336	1,542	6,288	786	3,456	432	1,088	136
22	12,712	1,589	6,480	810	3,560	445	1,120	140
23	13,216	1,652	6,744	843	3,704	463	1,168	146
24	13,584	1,698	6,928	866	3,800	475	1,200	150
25	14,568	1,821	7,432	929	4,080	510	1,288	161
26	15,456	1,932	7,880	985	4,328	541	1,368	171
27	16,328	2,041	8,328	1,041	4,568	571	1,440	180
28	17,088	2,136	8,712	1,089	4,784	598	1,512	189
29	17,576	2,197	8,960	1,120	4,920	615	1,552	194
30	17,824	2,228	9,088	1,136	4,992	624	1,576	197
31	18,320	2,290	9,344	1,168	5,128	641	1,616	202
32	18,568	2,321	9,472	1,184	5,200	650	1,640	205
33	19,072	2,384	9,728	1,216	5,344	668	1,688	211
34	19,816	2,477	10,104	1,263	5,552	694	1,752	219
35	20,184	2,523	10,296	1,287	5,648	706	1,784	223
36	20,184	2,523	10,296	1,287	5,648	706	1,784	223
37	20,552	2,569	10,480	1,310	5,752	719	1,816	227
38	21,064	2,633	10,744	1,343	5,896	737	1,856	232
39	21,184	2,648	10,800	1,350	5,928	741	1,872	234
40	21,432	2,679	10,928	1,366	6,000	750	1,896	237
41	22,024	2,753	11,232	1,404	6,168	771	1,944	243
42	22,976	2,872	11,720	1,465	6,432	804	2,032	254
43	24,008	3,001	12,248	1,531	6,720	840	2,120	265
44	25,640	3,205	13,080	1,635	7,176	897	2,264	283
45	27,208	3,401	13,880	1,735	7,616	952	2,400	300
46	28,512	3,564	14,544	1,818	7,984	998	2,520	315
47	29,696	3,712	15,144	1,893	8,312	1,039	2,624	328
48	30,872	3,859	15,744	1,968	8,648	1,081	2,728	341
49	32,320	4,040	16,480	2,060	9,048	1,131	2,856	357
50	33,768	4,221	17,224	2,153	9,456	1,182	2,984	373
51	35,640	4,455	18,176	2,272	9,976	1,247	3,144	393
52	37,136	4,642	18,936	2,367	10,400	1,300	3,280	410
53	38,512	4,814	19,640	2,455	10,784	1,348	3,400	425
54	40,288	5,036	20,544	2,568	11,280	1,410	3,560	445
55	41,944	5,243	21,392	2,674	11,744	1,468	3,704	463
56	44,400	5,550	22,648	2,831	12,432	1,554	3,920	490
57	47,288	5,911	24,120	3,015	13,240	1,655	4,176	522
58	49,464	6,183	25,224	3,153	13,848	1,731	4,368	546
59	52,760	6,595	26,904	3,363	14,776	1,847	4,656	582
60	56,192	7,024	28,656	3,582	15,736	1,967	4,960	620

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0 or USD0) (continued)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	59,736	7,467	30,464	3,808	16,728	2,091	5,272	659
62	63,784	7,973	32,528	4,066	17,856	2,232	5,632	704
63	69,064	8,633	35,224	4,403	19,336	2,417	6,096	762
64	75,728	9,466	38,624	4,828	21,200	2,650	6,688	836
65	81,856	10,232	41,744	5,218	22,920	2,865	7,224	903
66	88,816	11,102	45,296	5,662	24,872	3,109	7,840	980
67	94,072	11,759	47,976	5,997	26,344	3,293	8,304	1,038
68	97,968	12,246	49,960	6,245	27,432	3,429	8,648	1,081
69	103,048	12,881	52,552	6,569	28,856	3,607	9,096	1,137
70	107,856	13,482	55,008	6,876	30,200	3,775	9,520	1,190
71	114,896	14,362	58,600	7,325	32,168	4,021	10,144	1,268
72	121,272	15,159	61,848	7,731	33,960	4,245	10,712	1,339
73	127,520	15,940	65,032	8,129	35,704	4,463	11,264	1,408
74	134,032	16,754	68,360	8,545	37,528	4,691	11,832	1,479
75	140,296	17,537	71,552	8,944	39,280	4,910	12,392	1,549
76	147,824	18,478	75,392	9,424	41,392	5,174	13,056	1,632
77	153,736	19,217	78,408	9,801	43,048	5,381	13,576	1,697
78	159,504	19,938	81,344	10,168	44,664	5,583	14,088	1,761
79	160,704	20,088	81,960	10,245	45,000	5,625	14,192	1,774
80	164,016	20,502	83,648	10,456	45,928	5,741	14,480	1,810
81*	175,168	21,896	89,336	11,167	49,048	6,131	15,464	1,933
82*	178,560	22,320	91,064	11,383	50,000	6,250	15,768	1,971
83*	181,728	22,716	92,680	11,585	50,880	6,360	16,048	2,006
84*	184,600	23,075	94,144	11,768	51,688	6,461	16,304	2,038
85*	187,912	23,489	95,832	11,979	52,616	6,577	16,592	2,074
86*	191,360	23,920	97,592	12,199	53,584	6,698	16,896	2,112
87*	194,392	24,299	99,136	12,392	54,432	6,804	17,168	2,146
88*	197,400	24,675	100,672	12,584	55,272	6,909	17,432	2,179
89*	200,560	25,070	102,288	12,786	56,160	7,020	17,712	2,214
90*	203,736	25,467	103,904	12,988	57,048	7,131	17,992	2,249
91*	207,056	25,882	105,600	13,200	57,976	7,247	18,280	2,285
92*	210,064	26,258	107,136	13,392	58,816	7,352	18,552	2,319
93*	213,232	26,654	108,752	13,594	59,704	7,463	18,832	2,354
94*	216,680	27,085	110,504	13,813	60,672	7,584	19,136	2,392
95*	219,848	27,481	112,120	14,015	61,560	7,695	19,416	2,427
96*	223,160	27,895	113,808	14,226	62,488	7,811	19,704	2,463
97*	225,904	28,238	115,208	14,401	63,256	7,907	19,944	2,493
98*	229,200	28,650	116,896	14,612	64,176	8,022	20,240	2,530
99+*	232,512	29,064	118,584	14,823	65,104	8,138	20,528	2,566

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0 or USD0)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	13,032	1,629	6,648	831	3,648	456	1,152	144
5-18	13,032	1,629	6,648	831	3,648	456	1,152	144
19	13,152	1,644	6,704	838	3,680	460	1,160	145
20	13,416	1,677	6,840	855	3,760	470	1,184	148
21	13,560	1,695	6,912	864	3,800	475	1,200	150
22	13,976	1,747	7,128	891	3,912	489	1,232	154
23	14,536	1,817	7,416	927	4,072	509	1,280	160
24	14,944	1,868	7,624	953	4,184	523	1,320	165
25	16,024	2,003	8,176	1,022	4,488	561	1,416	177
26	17,000	2,125	8,672	1,084	4,760	595	1,504	188
27	17,952	2,244	9,152	1,144	5,024	628	1,584	198
28	18,784	2,348	9,576	1,197	5,256	657	1,656	207
29	19,328	2,416	9,856	1,232	5,408	676	1,704	213
30	19,600	2,450	10,000	1,250	5,488	686	1,728	216
31	20,160	2,520	10,280	1,285	5,648	706	1,784	223
32	20,424	2,553	10,416	1,302	5,720	715	1,800	225
33	20,976	2,622	10,696	1,337	5,872	734	1,856	232
34	21,776	2,722	11,104	1,388	6,096	762	1,920	240
35	22,192	2,774	11,320	1,415	6,216	777	1,960	245
36	22,192	2,774	11,320	1,415	6,216	777	1,960	245
37	22,600	2,825	11,528	1,441	6,328	791	1,992	249
38	23,152	2,894	11,808	1,476	6,480	810	2,048	256
39	23,312	2,914	11,888	1,486	6,528	816	2,056	257
40	23,576	2,947	12,024	1,503	6,600	825	2,080	260
41	24,232	3,029	12,360	1,545	6,784	848	2,136	267
42	25,272	3,159	12,888	1,611	7,080	885	2,232	279
43	26,400	3,300	13,464	1,683	7,392	924	2,328	291
44	28,208	3,526	14,384	1,798	7,896	987	2,488	311
45	29,928	3,741	15,264	1,908	8,376	1,047	2,640	330
46	31,352	3,919	15,992	1,999	8,776	1,097	2,768	346
47	32,680	4,085	16,664	2,083	9,152	1,144	2,888	361
48	33,960	4,245	17,320	2,165	9,512	1,189	3,000	375
49	35,552	4,444	18,128	2,266	9,952	1,244	3,136	392
50	37,152	4,644	18,944	2,368	10,400	1,300	3,280	410
51	39,200	4,900	19,992	2,499	10,976	1,372	3,464	433
52	40,848	5,106	20,832	2,604	11,440	1,430	3,608	451
53	42,360	5,295	21,600	2,700	11,864	1,483	3,744	468
54	44,312	5,539	22,600	2,825	12,408	1,551	3,912	489
55	46,128	5,766	23,528	2,941	12,912	1,614	4,072	509
56	48,832	6,104	24,904	3,113	13,672	1,709	4,312	539
57	52,000	6,500	26,520	3,315	14,560	1,820	4,592	574
58	54,408	6,801	27,752	3,469	15,232	1,904	4,808	601
59	58,048	7,256	29,608	3,701	16,256	2,032	5,128	641
60	61,800	7,725	31,520	3,940	17,304	2,163	5,456	682

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0 or USD0) (continued)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST 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
61	65,712	8,214	33,512	4,189	18,400	2,300	5,800	725
62	70,160	8,770	35,784	4,473	19,648	2,456	6,192	774
63	75,968	9,496	38,744	4,843	21,272	2,659	6,704	838
64	83,304	10,413	42,488	5,311	23,328	2,916	7,352	919
65	90,024	11,253	45,912	5,739	25,208	3,151	7,952	994
66	97,704	12,213	49,832	6,229	27,360	3,420	8,624	1,078
67	103,464	12,933	52,768	6,596	28,968	3,621	9,136	1,142
68	107,768	13,471	54,960	6,870	30,176	3,772	9,512	1,189
69	113,368	14,171	57,816	7,227	31,744	3,968	10,008	1,251
70	118,624	14,828	60,496	7,562	33,216	4,152	10,472	1,309
71	126,392	15,799	64,456	8,057	35,392	4,424	11,160	1,395
72	133,384	16,673	68,024	8,503	37,344	4,668	11,776	1,472
73	140,272	17,534	71,536	8,942	39,280	4,910	12,384	1,548
74	147,432	18,429	75,192	9,399	41,280	5,160	13,016	1,627
75	154,328	19,291	78,704	9,838	43,208	5,401	13,624	1,703
76	162,600	20,325	82,928	10,366	45,528	5,691	14,360	1,795
77	169,112	21,139	86,248	10,781	47,352	5,919	14,936	1,867
78	175,440	21,930	89,472	11,184	49,120	6,140	15,488	1,936
79	176,760	22,095	90,144	11,268	49,496	6,187	15,608	1,951
80	180,424	22,553	92,016	11,502	50,520	6,315	15,928	1,991
81*	192,688	24,086	98,272	12,284	53,952	6,744	17,016	2,127
82*	196,424	24,553	100,176	12,522	55,000	6,875	17,344	2,168
83*	199,912	24,989	101,952	12,744	55,976	6,997	17,656	2,207
84*	203,056	25,382	103,560	12,945	56,856	7,107	17,928	2,241
85*	206,704	25,838	105,416	13,177	57,880	7,235	18,248	2,281
86*	210,488	26,311	107,352	13,419	58,936	7,367	18,584	2,323
87*	213,832	26,729	109,056	13,632	59,872	7,484	18,880	2,360
88*	217,152	27,144	110,744	13,843	60,800	7,600	19,176	2,397
89*	220,624	27,578	112,520	14,065	61,776	7,722	19,480	2,435
90*	224,120	28,015	114,304	14,288	62,752	7,844	19,792	2,474
91*	227,752	28,469	116,152	14,519	63,768	7,971	20,112	2,514
92*	231,080	28,885	117,848	14,731	64,704	8,088	20,408	2,551
93*	234,560	29,320	119,624	14,953	65,680	8,210	20,712	2,589
94*	238,360	29,795	121,560	15,195	66,744	8,343	21,048	2,631
95*	241,848	30,231	123,344	15,418	67,720	8,465	21,352	2,669
96*	245,480	30,685	125,192	15,649	68,736	8,592	21,672	2,709
97*	248,480	31,060	126,728	15,841	69,576	8,697	21,944	2,743
98*	252,120	31,515	128,584	16,073	70,592	8,824	22,264	2,783
99+*	255,752	31,969	130,432	16,304	71,608	8,951	22,584	2,823

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000 or USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	5,464	683	2,784	348	1,528	191	480	60
5-18	5,016	627	2,560	320	1,408	176	440	55
19	5,248	656	2,680	335	1,472	184	464	58
20	5,248	656	2,680	335	1,472	184	464	58
21	5,304	663	2,704	338	1,488	186	472	59
22	5,392	674	2,752	344	1,512	189	480	60
23	5,512	689	2,808	351	1,544	193	488	61
24	6,088	761	3,104	388	1,704	213	536	67
25	6,304	788	3,216	402	1,768	221	560	70
26	6,536	817	3,336	417	1,832	229	576	72
27	7,088	886	3,616	452	1,984	248	624	78
28	7,312	914	3,728	466	2,048	256	648	81
29	7,544	943	3,848	481	2,112	264	664	83
30	7,680	960	3,920	490	2,152	269	680	85
31	7,768	971	3,960	495	2,176	272	688	86
32	7,872	984	4,016	502	2,208	276	696	87
33	7,992	999	4,072	509	2,240	280	704	88
34	8,208	1,026	4,184	523	2,296	287	728	91
35	8,480	1,060	4,328	541	2,376	297	752	94
36	8,784	1,098	4,480	560	2,456	307	776	97
37	8,784	1,098	4,480	560	2,456	307	776	97
38	9,008	1,126	4,592	574	2,520	315	792	99
39	9,008	1,126	4,592	574	2,520	315	792	99
40	9,120	1,140	4,648	581	2,552	319	808	101
41	9,784	1,223	4,992	624	2,736	342	864	108
42	10,200	1,275	5,200	650	2,856	357	904	113
43	10,656	1,332	5,432	679	2,984	373	944	118
44	11,128	1,391	5,672	709	3,112	389	984	123
45	11,824	1,478	6,032	754	3,312	414	1,048	131
46	12,280	1,535	6,264	783	3,440	430	1,088	136
47	13,112	1,639	6,688	836	3,672	459	1,160	145
48	13,712	1,714	6,992	874	3,840	480	1,208	151
49	14,376	1,797	7,328	916	4,024	503	1,272	159
50	15,088	1,886	7,696	962	4,224	528	1,336	167
51	15,848	1,981	8,080	1,010	4,440	555	1,400	175
52	16,216	2,027	8,272	1,034	4,544	568	1,432	179
53	17,088	2,136	8,712	1,089	4,784	598	1,512	189
54	17,824	2,228	9,088	1,136	4,992	624	1,576	197
55	18,448	2,306	9,408	1,176	5,168	646	1,632	204
56	19,688	2,461	10,040	1,255	5,512	689	1,736	217
57	20,920	2,615	10,672	1,334	5,856	732	1,848	231
58	22,168	2,771	11,304	1,413	6,208	776	1,960	245
59	23,768	2,971	12,120	1,515	6,656	832	2,096	262
60	25,128	3,141	12,816	1,602	7,032	879	2,216	277

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000 or 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	26,616	3,327	13,576	1,697	7,456	932	2,352	294
62	28,520	3,565	14,544	1,818	7,984	998	2,520	315
63	31,008	3,876	15,816	1,977	8,680	1,085	2,736	342
64	33,856	4,232	17,264	2,158	9,480	1,185	2,992	374
65	36,456	4,557	18,592	2,324	10,208	1,276	3,216	402
66	39,720	4,965	20,256	2,532	11,120	1,390	3,504	438
67	42,016	5,252	21,432	2,679	11,768	1,471	3,712	464
68	43,888	5,486	22,384	2,798	12,288	1,536	3,872	484
69	46,184	5,773	23,552	2,944	12,928	1,616	4,080	510
70	48,520	6,065	24,744	3,093	13,584	1,698	4,288	536
71	51,704	6,463	26,368	3,296	14,480	1,810	4,568	571
72	54,688	6,836	27,888	3,486	15,312	1,914	4,832	604
73	57,160	7,145	29,152	3,644	16,008	2,001	5,048	631
74	60,608	7,576	30,912	3,864	16,968	2,121	5,352	669
75	63,768	7,971	32,520	4,065	17,856	2,232	5,632	704
76	66,512	8,314	33,920	4,240	18,624	2,328	5,872	734
77	69,064	8,633	35,224	4,403	19,336	2,417	6,096	762
78	71,136	8,892	36,280	4,535	19,920	2,490	6,280	785
79	73,520	9,190	37,496	4,687	20,584	2,573	6,488	811
80	75,552	9,444	38,528	4,816	21,152	2,644	6,672	834
81*	78,016	9,752	39,792	4,974	21,848	2,731	6,888	861
82*	79,800	9,975	40,696	5,087	22,344	2,793	7,048	881
83*	81,104	10,138	41,360	5,170	22,712	2,839	7,160	895
84*	82,784	10,348	42,216	5,277	23,176	2,897	7,312	914
85*	83,824	10,478	42,752	5,344	23,472	2,934	7,400	925
86*	85,264	10,658	43,488	5,436	23,872	2,984	7,528	941
87*	86,552	10,819	44,144	5,518	24,232	3,029	7,640	955
88*	87,984	10,998	44,872	5,609	24,632	3,079	7,768	971
89*	89,424	11,178	45,608	5,701	25,040	3,130	7,896	987
90*	90,840	11,355	46,328	5,791	25,432	3,179	8,024	1,003
91*	92,536	11,567	47,192	5,899	25,912	3,239	8,168	1,021
92*	93,976	11,747	47,928	5,991	26,312	3,289	8,296	1,037
93*	95,128	11,891	48,512	6,064	26,632	3,329	8,400	1,050
94*	96,816	12,102	49,376	6,172	27,112	3,389	8,552	1,069
95*	97,608	12,201	49,784	6,223	27,328	3,416	8,616	1,077
96*	99,544	12,443	50,768	6,346	27,872	3,484	8,792	1,099
97*	100,728	12,591	51,368	6,421	28,200	3,525	8,896	1,112
98*	102,296	12,787	52,168	6,521	28,640	3,580	9,032	1,129
99+*	103,584	12,948	52,824	6,603	29,000	3,625	9,144	1,143

Effective from 15 July 2026

* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000 or USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	6,008	751	3,064	383	1,680	210	528	66
5-18	5,512	689	2,808	351	1,544	193	488	61
19	5,784	723	2,952	369	1,616	202	512	64
20	5,784	723	2,952	369	1,616	202	512	64
21	5,824	728	2,968	371	1,632	204	512	64
22	5,944	743	3,032	379	1,664	208	528	66
23	6,064	758	3,096	387	1,696	212	536	67
24	6,688	836	3,408	426	1,872	234	592	74
25	6,936	867	3,536	442	1,944	243	616	77
26	7,184	898	3,664	458	2,008	251	632	79
27	7,800	975	3,976	497	2,184	273	688	86
28	8,048	1,006	4,104	513	2,256	282	712	89
29	8,296	1,037	4,232	529	2,320	290	736	92
30	8,456	1,057	4,312	539	2,368	296	744	93
31	8,544	1,068	4,360	545	2,392	299	752	94
32	8,664	1,083	4,416	552	2,424	303	768	96
33	8,800	1,100	4,488	561	2,464	308	776	97
34	9,024	1,128	4,600	575	2,528	316	800	100
35	9,328	1,166	4,760	595	2,608	326	824	103
36	9,656	1,207	4,928	616	2,704	338	856	107
37	9,656	1,207	4,928	616	2,704	338	856	107
38	9,904	1,238	5,048	631	2,776	347	872	109
39	9,904	1,238	5,048	631	2,776	347	872	109
40	10,032	1,254	5,120	640	2,808	351	888	111
41	10,752	1,344	5,480	685	3,008	376	952	119
42	11,232	1,404	5,728	716	3,144	393	992	124
43	11,728	1,466	5,984	748	3,280	410	1,032	129
44	12,232	1,529	6,240	780	3,424	428	1,080	135
45	12,992	1,624	6,624	828	3,640	455	1,144	143
46	13,520	1,690	6,896	862	3,784	473	1,192	149
47	14,432	1,804	7,360	920	4,040	505	1,272	159
48	15,088	1,886	7,696	962	4,224	528	1,336	167
49	15,792	1,974	8,056	1,007	4,424	553	1,392	174
50	16,576	2,072	8,456	1,057	4,640	580	1,464	183
51	17,432	2,179	8,888	1,111	4,880	610	1,536	192
52	17,840	2,230	9,096	1,137	4,992	624	1,576	197
53	18,792	2,349	9,584	1,198	5,264	658	1,656	207
54	19,600	2,450	10,000	1,250	5,488	686	1,728	216
55	20,288	2,536	10,344	1,293	5,680	710	1,792	224
56	21,640	2,705	11,040	1,380	6,056	757	1,912	239
57	23,016	2,877	11,736	1,467	6,448	806	2,032	254
58	24,376	3,047	12,432	1,554	6,824	853	2,152	269
59	26,144	3,268	13,336	1,667	7,320	915	2,312	289
60	27,640	3,455	14,096	1,762	7,736	967	2,440	305

Effective from 15 July 2026
Please read together with the “Notes” section on the page overleaf.

Standard Premium Schedule for Add-on Plan
Deductible (HKD16,000 or USD2,000) (continued)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST 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
61	29,264	3,658	14,928	1,866	8,192	1,024	2,584	323
62	31,368	3,921	16,000	2,000	8,784	1,098	2,768	346
63	34,104	4,263	17,392	2,174	9,552	1,194	3,008	376
64	37,248	4,656	19,000	2,375	10,432	1,304	3,288	411
65	40,104	5,013	20,456	2,557	11,232	1,404	3,544	443
66	43,696	5,462	22,288	2,786	12,232	1,529	3,856	482
67	46,216	5,777	23,568	2,946	12,944	1,618	4,080	510
68	48,288	6,036	24,624	3,078	13,520	1,690	4,264	533
69	50,800	6,350	25,912	3,239	14,224	1,778	4,488	561
70	53,376	6,672	27,224	3,403	14,944	1,868	4,712	589
71	56,880	7,110	29,008	3,626	15,928	1,991	5,024	628
72	60,176	7,522	30,688	3,836	16,848	2,106	5,312	664
73	62,864	7,858	32,064	4,008	17,600	2,200	5,552	694
74	66,656	8,332	33,992	4,249	18,664	2,333	5,888	736
75	70,144	8,768	35,776	4,472	19,640	2,455	6,192	774
76	73,152	9,144	37,304	4,663	20,480	2,560	6,456	807
77	75,968	9,496	38,744	4,843	21,272	2,659	6,704	838
78	78,248	9,781	39,904	4,988	21,912	2,739	6,912	864
79	80,872	10,109	41,248	5,156	22,648	2,831	7,144	893
80	83,112	10,389	42,384	5,298	23,272	2,909	7,336	917
81*	85,816	10,727	43,768	5,471	24,032	3,004	7,576	947
82*	87,784	10,973	44,768	5,596	24,576	3,072	7,752	969
83*	89,208	11,151	45,496	5,687	24,976	3,122	7,880	985
84*	91,064	11,383	46,440	5,805	25,496	3,187	8,040	1,005
85*	92,208	11,526	47,024	5,878	25,816	3,227	8,144	1,018
86*	93,776	11,722	47,824	5,978	26,256	3,282	8,280	1,035
87*	95,216	11,902	48,560	6,070	26,664	3,333	8,408	1,051
88*	96,792	12,099	49,360	6,170	27,104	3,388	8,544	1,068
89*	98,352	12,294	50,160	6,270	27,536	3,442	8,688	1,086
90*	99,936	12,492	50,968	6,371	27,984	3,498	8,824	1,103
91*	101,808	12,726	51,920	6,490	28,504	3,563	8,992	1,124
92*	103,368	12,921	52,720	6,590	28,944	3,618	9,128	1,141
93*	104,656	13,082	53,376	6,672	29,304	3,663	9,240	1,155
94*	106,512	13,314	54,320	6,790	29,824	3,728	9,408	1,176
95*	107,368	13,421	54,760	6,845	30,064	3,758	9,480	1,185
96*	109,512	13,689	55,848	6,981	30,664	3,833	9,672	1,209
97*	110,800	13,850	56,512	7,064	31,024	3,878	9,784	1,223
98*	112,512	14,064	57,384	7,173	31,504	3,938	9,936	1,242
99+*	113,952	14,244	58,112	7,264	31,904	3,988	10,064	1,258

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000 or USD3,125)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	4,936	617	2,520	315	1,384	173	432	54
5-18	4,576	572	2,336	292	1,280	160	408	51
19	4,688	586	2,392	299	1,312	164	416	52
20	4,688	586	2,392	299	1,312	164	416	52
21	4,688	586	2,392	299	1,312	164	416	52
22	5,056	632	2,576	322	1,416	177	448	56
23	5,168	646	2,632	329	1,448	181	456	57
24	5,672	709	2,896	362	1,592	199	504	63
25	5,792	724	2,952	369	1,624	203	512	64
26	6,040	755	3,080	385	1,688	211	536	67
27	6,536	817	3,336	417	1,832	229	576	72
28	6,768	846	3,448	431	1,896	237	600	75
29	7,024	878	3,584	448	1,968	246	624	78
30	7,080	885	3,608	451	1,984	248	624	78
31	7,152	894	3,648	456	2,000	250	632	79
32	7,392	924	3,768	471	2,072	259	656	82
33	7,640	955	3,896	487	2,136	267	672	84
34	7,752	969	3,952	494	2,168	271	688	86
35	8,000	1,000	4,080	510	2,240	280	704	88
36	8,256	1,032	4,208	526	2,312	289	728	91
37	8,256	1,032	4,208	526	2,312	289	728	91
38	8,384	1,048	4,272	534	2,344	293	744	93
39	8,384	1,048	4,272	534	2,344	293	744	93
40	8,632	1,079	4,400	550	2,416	302	760	95
41	9,080	1,135	4,632	579	2,544	318	800	100
42	9,400	1,175	4,792	599	2,632	329	832	104
43	9,904	1,238	5,048	631	2,776	347	872	109
44	10,256	1,282	5,232	654	2,872	359	904	113
45	11,128	1,391	5,672	709	3,112	389	984	123
46	11,672	1,459	5,952	744	3,272	409	1,032	129
47	12,408	1,551	6,328	791	3,472	434	1,096	137
48	12,808	1,601	6,536	817	3,584	448	1,128	141
49	13,392	1,674	6,832	854	3,752	469	1,184	148
50	13,968	1,746	7,120	890	3,912	489	1,232	154
51	14,768	1,846	7,528	941	4,136	517	1,304	163
52	15,184	1,898	7,744	968	4,248	531	1,344	168
53	16,264	2,033	8,296	1,037	4,552	569	1,440	180
54	16,936	2,117	8,640	1,080	4,744	593	1,496	187
55	17,352	2,169	8,848	1,106	4,856	607	1,536	192
56	18,296	2,287	9,328	1,166	5,120	640	1,616	202
57	19,512	2,439	9,952	1,244	5,464	683	1,720	215
58	20,872	2,609	10,648	1,331	5,848	731	1,840	230
59	22,232	2,779	11,336	1,417	6,224	778	1,960	245
60	23,576	2,947	12,024	1,503	6,600	825	2,080	260

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan
Deductible (HKD25,000 or USD3,125) (continued)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	25,016	3,127	12,760	1,595	7,008	876	2,208	276
62	26,760	3,345	13,648	1,706	7,496	937	2,360	295
63	29,208	3,651	14,896	1,862	8,176	1,022	2,576	322
64	31,912	3,989	16,272	2,034	8,936	1,117	2,816	352
65	34,000	4,250	17,344	2,168	9,520	1,190	3,000	375
66	37,208	4,651	18,976	2,372	10,416	1,302	3,288	411
67	39,328	4,916	20,056	2,507	11,008	1,376	3,472	434
68	41,128	5,141	20,976	2,622	11,512	1,439	3,632	454
69	43,376	5,422	22,120	2,765	12,144	1,518	3,832	479
70	45,512	5,689	23,208	2,901	12,744	1,593	4,016	502
71	48,472	6,059	24,720	3,090	13,576	1,697	4,280	535
72	51,184	6,398	26,104	3,263	14,328	1,791	4,520	565
73	53,840	6,730	27,456	3,432	15,072	1,884	4,752	594
74	56,800	7,100	28,968	3,621	15,904	1,988	5,016	627
75	59,832	7,479	30,512	3,814	16,752	2,094	5,280	660
76	62,352	7,794	31,800	3,975	17,456	2,182	5,504	688
77	64,856	8,107	33,080	4,135	18,160	2,270	5,728	716
78	66,752	8,344	34,040	4,255	18,688	2,336	5,896	737
79	68,960	8,620	35,168	4,396	19,312	2,414	6,088	761
80	70,832	8,854	36,128	4,516	19,832	2,479	6,256	782
81*	73,304	9,163	37,384	4,673	20,528	2,566	6,472	809
82*	74,832	9,354	38,168	4,771	20,952	2,619	6,608	826
83*	75,976	9,497	38,744	4,843	21,272	2,659	6,712	839
84*	77,544	9,693	39,544	4,943	21,712	2,714	6,848	856
85*	78,536	9,817	40,056	5,007	21,992	2,749	6,936	867
86*	79,816	9,977	40,704	5,088	22,352	2,794	7,048	881
87*	81,104	10,138	41,360	5,170	22,712	2,839	7,160	895
88*	82,520	10,315	42,088	5,261	23,104	2,888	7,288	911
89*	84,072	10,509	42,880	5,360	23,544	2,943	7,424	928
90*	85,216	10,652	43,464	5,433	23,864	2,983	7,528	941
91*	86,776	10,847	44,256	5,532	24,296	3,037	7,664	958
92*	87,912	10,989	44,832	5,604	24,616	3,077	7,760	970
93*	89,336	11,167	45,560	5,695	25,016	3,127	7,888	986
94*	90,920	11,365	46,368	5,796	25,456	3,182	8,032	1,004
95*	91,752	11,469	46,792	5,849	25,688	3,211	8,104	1,013
96*	93,480	11,685	47,672	5,959	26,176	3,272	8,256	1,032
97*	94,464	11,808	48,176	6,022	26,448	3,306	8,344	1,043
98*	96,024	12,003	48,976	6,122	26,888	3,361	8,480	1,060
99+*	97,168	12,146	49,552	6,194	27,208	3,401	8,576	1,072

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000 or USD3,125)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	5,416	677	2,760	345	1,520	190	480	60
5-18	5,024	628	2,560	320	1,408	176	440	55
19	5,144	643	2,624	328	1,440	180	456	57
20	5,144	643	2,624	328	1,440	180	456	57
21	5,144	643	2,624	328	1,440	180	456	57
22	5,568	696	2,840	355	1,560	195	488	61
23	5,688	711	2,904	363	1,592	199	504	63
24	6,232	779	3,176	397	1,744	218	552	69
25	6,384	798	3,256	407	1,784	223	560	70
26	6,648	831	3,392	424	1,864	233	584	73
27	7,184	898	3,664	458	2,008	251	632	79
28	7,448	931	3,800	475	2,088	261	656	82
29	7,728	966	3,944	493	2,160	270	680	85
30	7,784	973	3,968	496	2,176	272	688	86
31	7,864	983	4,008	501	2,200	275	696	87
32	8,136	1,017	4,152	519	2,280	285	720	90
33	8,408	1,051	4,288	536	2,352	294	744	93
34	8,536	1,067	4,352	544	2,392	299	752	94
35	8,808	1,101	4,496	562	2,464	308	776	97
36	9,080	1,135	4,632	579	2,544	318	800	100
37	9,080	1,135	4,632	579	2,544	318	800	100
38	9,224	1,153	4,704	588	2,584	323	816	102
39	9,224	1,153	4,704	588	2,584	323	816	102
40	9,488	1,186	4,840	605	2,656	332	840	105
41	9,984	1,248	5,088	636	2,792	349	880	110
42	10,328	1,291	5,264	658	2,888	361	912	114
43	10,888	1,361	5,552	694	3,048	381	960	120
44	11,264	1,408	5,744	718	3,152	394	992	124
45	12,248	1,531	6,248	781	3,432	429	1,080	135
46	12,824	1,603	6,544	818	3,592	449	1,136	142
47	13,656	1,707	6,968	871	3,824	478	1,208	151
48	14,080	1,760	7,184	898	3,944	493	1,240	155
49	14,736	1,842	7,512	939	4,128	516	1,304	163
50	15,368	1,921	7,840	980	4,304	538	1,360	170
51	16,248	2,031	8,288	1,036	4,552	569	1,432	179
52	16,696	2,087	8,512	1,064	4,672	584	1,472	184
53	17,888	2,236	9,120	1,140	5,008	626	1,576	197
54	18,632	2,329	9,504	1,188	5,216	652	1,648	206
55	19,080	2,385	9,728	1,216	5,344	668	1,688	211
56	20,136	2,517	10,272	1,284	5,640	705	1,776	222
57	21,456	2,682	10,944	1,368	6,008	751	1,896	237
58	22,968	2,871	11,712	1,464	6,432	804	2,032	254
59	24,456	3,057	12,472	1,559	6,848	856	2,160	270
60	25,936	3,242	13,224	1,653	7,264	908	2,288	286

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan

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

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST 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
61	27,504	3,438	14,024	1,753	7,704	963	2,432	304
62	29,440	3,680	15,016	1,877	8,240	1,030	2,600	325
63	32,136	4,017	16,392	2,049	9,000	1,125	2,840	355
64	35,112	4,389	17,904	2,238	9,832	1,229	3,104	388
65	37,400	4,675	19,072	2,384	10,472	1,309	3,304	413
66	40,936	5,117	20,880	2,610	11,464	1,433	3,616	452
67	43,256	5,407	22,064	2,758	12,112	1,514	3,816	477
68	45,240	5,655	23,072	2,884	12,664	1,583	3,992	499
69	47,704	5,963	24,328	3,041	13,360	1,670	4,216	527
70	50,080	6,260	25,544	3,193	14,024	1,753	4,424	553
71	53,312	6,664	27,192	3,399	14,928	1,866	4,704	588
72	56,312	7,039	28,720	3,590	15,768	1,971	4,976	622
73	59,232	7,404	30,208	3,776	16,584	2,073	5,232	654
74	62,472	7,809	31,864	3,983	17,496	2,187	5,520	690
75	65,816	8,227	33,568	4,196	18,432	2,304	5,808	726
76	68,592	8,574	34,984	4,373	19,208	2,401	6,056	757
77	71,352	8,919	36,392	4,549	19,976	2,497	6,304	788
78	73,416	9,177	37,440	4,680	20,560	2,570	6,480	810
79	75,848	9,481	38,680	4,835	21,240	2,655	6,696	837
80	77,904	9,738	39,728	4,966	21,816	2,727	6,880	860
81*	80,624	10,078	41,120	5,140	22,576	2,822	7,120	890
82*	82,320	10,290	41,984	5,248	23,048	2,881	7,272	909
83*	83,576	10,447	42,624	5,328	23,400	2,925	7,376	922
84*	85,296	10,662	43,504	5,438	23,880	2,985	7,528	941
85*	86,384	10,798	44,056	5,507	24,184	3,023	7,624	953
86*	87,784	10,973	44,768	5,596	24,576	3,072	7,752	969
87*	89,208	11,151	45,496	5,687	24,976	3,122	7,880	985
88*	90,768	11,346	46,288	5,786	25,416	3,177	8,016	1,002
89*	92,488	11,561	47,168	5,896	25,896	3,237	8,168	1,021
90*	93,736	11,717	47,808	5,976	26,248	3,281	8,280	1,035
91*	95,464	11,933	48,688	6,086	26,728	3,341	8,432	1,054
92*	96,704	12,088	49,320	6,165	27,080	3,385	8,536	1,067
93*	98,296	12,287	50,128	6,266	27,520	3,440	8,680	1,085
94*	99,992	12,499	50,992	6,374	28,000	3,500	8,832	1,104
95*	100,936	12,617	51,480	6,435	28,264	3,533	8,912	1,114
96*	102,824	12,853	52,440	6,555	28,792	3,599	9,080	1,135
97*	103,912	12,989	52,992	6,624	29,096	3,637	9,176	1,147
98*	105,632	13,204	53,872	6,734	29,576	3,697	9,328	1,166
99+*	106,888	13,361	54,512	6,814	29,928	3,741	9,440	1,180

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan
Deductible (HKD50,000 or USD6,250)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	3,864	483	1,968	246	1,080	135	344	43
5-18	3,576	447	1,824	228	1,000	125	312	39
19	3,664	458	1,872	234	1,024	128	320	40
20	3,664	458	1,872	234	1,024	128	320	40
21	3,664	458	1,872	234	1,024	128	320	40
22	3,944	493	2,008	251	1,104	138	352	44
23	4,040	505	2,064	258	1,128	141	360	45
24	4,424	553	2,256	282	1,240	155	392	49
25	4,520	565	2,304	288	1,264	158	400	50
26	4,712	589	2,400	300	1,320	165	416	52
27	5,104	638	2,600	325	1,432	179	448	56
28	5,296	662	2,704	338	1,480	185	464	58
29	5,488	686	2,800	350	1,536	192	488	61
30	5,520	690	2,816	352	1,544	193	488	61
31	5,584	698	2,848	356	1,560	195	496	62
32	5,784	723	2,952	369	1,616	202	512	64
33	5,968	746	3,040	380	1,672	209	528	66
34	6,056	757	3,088	386	1,696	212	536	67
35	6,264	783	3,192	399	1,752	219	552	69
36	6,448	806	3,288	411	1,808	226	568	71
37	6,448	806	3,288	411	1,808	226	568	71
38	6,536	817	3,336	417	1,832	229	576	72
39	6,536	817	3,336	417	1,832	229	576	72
40	6,744	843	3,440	430	1,888	236	592	74
41	7,088	886	3,616	452	1,984	248	624	78
42	7,328	916	3,736	467	2,048	256	648	81
43	7,736	967	3,944	493	2,168	271	680	85
44	8,000	1,000	4,080	510	2,240	280	704	88
45	8,680	1,085	4,424	553	2,432	304	768	96
46	9,104	1,138	4,640	580	2,552	319	800	100
47	9,688	1,211	4,944	618	2,712	339	856	107
48	9,992	1,249	5,096	637	2,800	350	880	110
49	10,448	1,306	5,328	666	2,928	366	920	115
50	10,912	1,364	5,568	696	3,056	382	960	120
51	11,528	1,441	5,880	735	3,224	403	1,016	127
52	11,848	1,481	6,040	755	3,320	415	1,048	131
53	12,696	1,587	6,472	809	3,552	444	1,120	140
54	13,224	1,653	6,744	843	3,704	463	1,168	146
55	13,536	1,692	6,904	863	3,792	474	1,192	149
56	14,280	1,785	7,280	910	4,000	500	1,264	158
57	15,224	1,903	7,768	971	4,264	533	1,344	168
58	16,296	2,037	8,312	1,039	4,560	570	1,440	180
59	17,352	2,169	8,848	1,106	4,856	607	1,536	192
60	18,392	2,299	9,376	1,172	5,152	644	1,624	203

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan

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

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	19,520	2,440	9,952	1,244	5,464	683	1,720	215
62	20,888	2,611	10,656	1,332	5,848	731	1,848	231
63	22,792	2,849	11,624	1,453	6,384	798	2,016	252
64	24,904	3,113	12,704	1,588	6,976	872	2,200	275
65	26,528	3,316	13,528	1,691	7,424	928	2,344	293
66	29,016	3,627	14,800	1,850	8,128	1,016	2,560	320
67	30,688	3,836	15,648	1,956	8,592	1,074	2,712	339
68	32,080	4,010	16,360	2,045	8,984	1,123	2,832	354
69	33,840	4,230	17,256	2,157	9,472	1,184	2,992	374
70	35,512	4,439	18,112	2,264	9,944	1,243	3,136	392
71	37,824	4,728	19,288	2,411	10,592	1,324	3,336	417
72	39,944	4,993	20,368	2,546	11,184	1,398	3,528	441
73	41,992	5,249	21,416	2,677	11,760	1,470	3,704	463
74	44,312	5,539	22,600	2,825	12,408	1,551	3,912	489
75	46,696	5,837	23,816	2,977	13,072	1,634	4,120	515
76	48,648	6,081	24,808	3,101	13,624	1,703	4,296	537
77	50,600	6,325	25,808	3,226	14,168	1,771	4,464	558
78	52,072	6,509	26,560	3,320	14,584	1,823	4,600	575
79	53,784	6,723	27,432	3,429	15,056	1,882	4,752	594
80	55,256	6,907	28,184	3,523	15,472	1,934	4,880	610
81*	57,176	7,147	29,160	3,645	16,008	2,001	5,048	631
82*	58,376	7,297	29,768	3,721	16,344	2,043	5,152	644
83*	59,264	7,408	30,224	3,778	16,592	2,074	5,232	654
84*	60,496	7,562	30,856	3,857	16,936	2,117	5,344	668
85*	61,264	7,658	31,248	3,906	17,152	2,144	5,408	676
86*	62,256	7,782	31,752	3,969	17,432	2,179	5,496	687
87*	63,272	7,909	32,272	4,034	17,720	2,215	5,584	698
88*	64,368	8,046	32,824	4,103	18,024	2,253	5,680	710
89*	65,584	8,198	33,448	4,181	18,360	2,295	5,792	724
90*	66,472	8,309	33,904	4,238	18,616	2,327	5,872	734
91*	67,688	8,461	34,520	4,315	18,952	2,369	5,976	747
92*	68,584	8,573	34,976	4,372	19,200	2,400	6,056	757
93*	69,688	8,711	35,544	4,443	19,512	2,439	6,152	769
94*	70,928	8,866	36,176	4,522	19,856	2,482	6,264	783
95*	71,584	8,948	36,504	4,563	20,040	2,505	6,320	790
96*	72,928	9,116	37,192	4,649	20,416	2,552	6,440	805
97*	73,696	9,212	37,584	4,698	20,632	2,579	6,504	813
98*	74,912	9,364	38,208	4,776	20,976	2,622	6,616	827
99+*	75,800	9,475	38,656	4,832	21,224	2,653	6,696	837

Effective from 15 July 2026
* 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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- 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000 or USD6,250)

JOIN AIA Vitality
AND ENJOY AN INSTANT 10% PREMIUM DISCOUNT FOR THE FIRST YEAR

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium or the currently applicable renewal premium of the cover is based on the premiums stated below according to the insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give policyholder 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	4,232	529	2,160	270	1,184	148	376	47
5-18	3,928	491	2,000	250	1,096	137	344	43
19	4,016	502	2,048	256	1,128	141	352	44
20	4,016	502	2,048	256	1,128	141	352	44
21	4,016	502	2,048	256	1,128	141	352	44
22	4,344	543	2,216	277	1,216	152	384	48
23	4,448	556	2,272	284	1,248	156	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	5,192	649	2,648	331	1,456	182	456	57
27	5,608	701	2,864	358	1,568	196	496	62
28	5,824	728	2,968	371	1,632	204	512	64
29	6,032	754	3,080	385	1,688	211	536	67
30	6,088	761	3,104	388	1,704	213	536	67
31	6,144	768	3,136	392	1,720	215	544	68
32	6,360	795	3,240	405	1,784	223	560	70
33	6,576	822	3,352	419	1,840	230	584	73
34	6,656	832	3,392	424	1,864	233	584	73
35	6,872	859	3,504	438	1,928	241	608	76
36	7,088	886	3,616	452	1,984	248	624	78
37	7,088	886	3,616	452	1,984	248	624	78
38	7,200	900	3,672	459	2,016	252	632	79
39	7,200	900	3,672	459	2,016	252	632	79
40	7,416	927	3,784	473	2,080	260	656	82
41	7,784	973	3,968	496	2,176	272	688	86
42	8,064	1,008	4,112	514	2,256	282	712	89
43	8,504	1,063	4,336	542	2,384	298	752	94
44	8,800	1,100	4,488	561	2,464	308	776	97
45	9,552	1,194	4,872	609	2,672	334	840	105
46	10,016	1,252	5,112	639	2,808	351	888	111
47	10,656	1,332	5,432	679	2,984	373	944	118
48	10,992	1,374	5,608	701	3,080	385	968	121
49	11,496	1,437	5,864	733	3,216	402	1,016	127
50	12,000	1,500	6,120	765	3,360	420	1,056	132
51	12,688	1,586	6,472	809	3,552	444	1,120	140
52	13,040	1,630	6,648	831	3,648	456	1,152	144
53	13,952	1,744	7,112	889	3,904	488	1,232	154
54	14,552	1,819	7,424	928	4,072	509	1,288	161
55	14,880	1,860	7,592	949	4,168	521	1,312	164
56	15,704	1,963	8,008	1,001	4,400	550	1,384	173
57	16,752	2,094	8,544	1,068	4,688	586	1,480	185
58	17,912	2,239	9,136	1,142	5,016	627	1,584	198
59	19,080	2,385	9,728	1,216	5,344	668	1,688	211
60	20,248	2,531	10,328	1,291	5,672	709	1,784	223

Effective from 15 July 2026
Please read together with the "Notes" section on the page overleaf.

Standard Premium Schedule for Add-on Plan
Deductible (HKD50,000 or 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	21,456	2,682	10,944	1,368	6,008	751	1,896	237
62	22,968	2,871	11,712	1,464	6,432	804	2,032	254
63	25,064	3,133	12,784	1,598	7,016	877	2,216	277
64	27,392	3,424	13,968	1,746	7,672	959	2,416	302
65	29,184	3,648	14,880	1,860	8,168	1,021	2,576	322
66	31,944	3,993	16,288	2,036	8,944	1,118	2,824	353
67	33,744	4,218	17,208	2,151	9,448	1,181	2,976	372
68	35,296	4,412	18,000	2,250	9,880	1,235	3,120	390
69	37,216	4,652	18,984	2,373	10,424	1,303	3,288	411
70	39,072	4,884	19,928	2,491	10,944	1,368	3,448	431
71	41,608	5,201	21,224	2,653	11,648	1,456	3,672	459
72	43,928	5,491	22,400	2,800	12,296	1,537	3,880	485
73	46,192	5,774	23,560	2,945	12,936	1,617	4,080	510
74	48,728	6,091	24,848	3,106	13,640	1,705	4,304	538
75	51,344	6,418	26,184	3,273	14,376	1,797	4,536	567
76	53,512	6,689	27,288	3,411	14,984	1,873	4,728	591
77	55,656	6,957	28,384	3,548	15,584	1,948	4,912	614
78	57,272	7,159	29,208	3,651	16,040	2,005	5,056	632
79	59,168	7,396	30,176	3,772	16,568	2,071	5,224	653
80	60,776	7,597	30,992	3,874	17,016	2,127	5,368	671
81*	62,896	7,862	32,080	4,010	17,608	2,201	5,552	694
82*	64,224	8,028	32,752	4,094	17,984	2,248	5,672	709
83*	65,192	8,149	33,248	4,156	18,256	2,282	5,760	720
84*	66,536	8,317	33,936	4,242	18,632	2,329	5,872	734
85*	67,384	8,423	34,368	4,296	18,864	2,358	5,952	744
86*	68,472	8,559	34,920	4,365	19,176	2,397	6,048	756
87*	69,592	8,699	35,488	4,436	19,488	2,436	6,144	768
88*	70,800	8,850	36,112	4,514	19,824	2,478	6,248	781
89*	72,144	9,018	36,792	4,599	20,200	2,525	6,368	796
90*	73,128	9,141	37,296	4,662	20,472	2,559	6,456	807
91*	74,464	9,308	37,976	4,747	20,848	2,606	6,576	822
92*	75,440	9,430	38,472	4,809	21,120	2,640	6,664	833
93*	76,672	9,584	39,104	4,888	21,472	2,684	6,768	846
94*	78,008	9,751	39,784	4,973	21,840	2,730	6,888	861
95*	78,728	9,841	40,152	5,019	22,040	2,755	6,952	869
96*	80,208	10,026	40,904	5,113	22,456	2,807	7,080	885
97*	81,056	10,132	41,336	5,167	22,696	2,837	7,160	895
98*	82,408	10,301	42,032	5,254	23,072	2,884	7,280	910
99+*	83,384	10,423	42,528	5,316	23,344	2,918	7,360	920

Effective from 15 July 2026
* 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 applications for AIA Vitality must be 18 years old or above and must be the insured of the in-force AIA Vitality Series insurance policy.
- The AIA Vitality premium discount is only applicable to standard premiums and shall not apply to any extra premiums due to loading.
- The above Standard Premium Schedule applies to customers who apply for Privilege Ultra Pearl Medical Plan as an add-on plan.

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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:

i. 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.

ii. 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.

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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.

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