

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 day²



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 plans³
- A 3-year targeted therapy for breast cancer and lung cancer is around **HKD1.13 million** and **HKD1 million** respectively⁴



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 benefits⁵
- **70%** of people in Hong Kong aged 15 or above do not have regular health check-up⁶ even though different health risks occur during different life stages

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-market⁹

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 cover⁷ 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



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 cover⁷ 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.



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

First-in-market³



Phase 3 clinical trial drugs⁸ 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 effective⁹ 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 drugs⁸ of up to HKD500,000 or USD62,500 per policy year¹².



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 cancer¹⁰ 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 burden¹³.

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.



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 cover⁷ 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)
 - National Medical Products Administration (NMPA) of China
 - Health Bureau of Macau
 - European Medicines Agency (EMA)
 - Department of Health of Hong Kong
- 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](#)

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](#)



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.



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.



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.



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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.

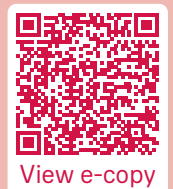
Join **AIA Vitality** and enjoy an instant 10% premium discount for the first year

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.

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



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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



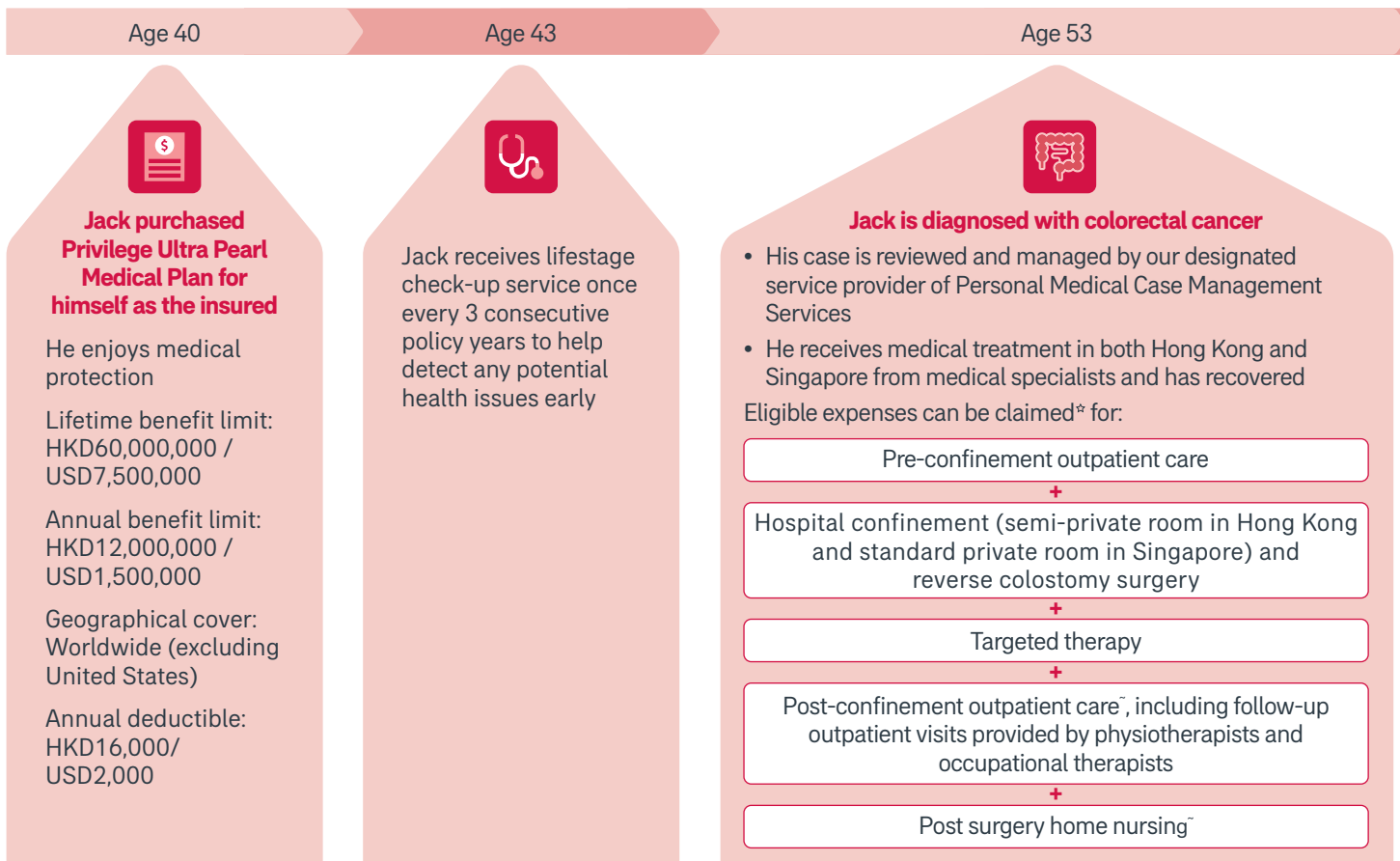
**Guaranteed
lifetime renewal**

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.

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.

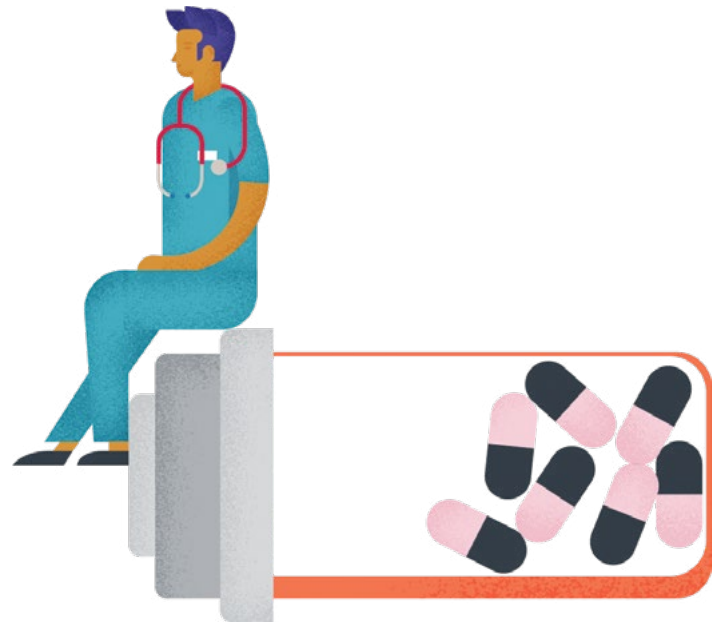
Insured's age



[^] 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 Choices¹	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 Cancer²	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: <ul style="list-style-type: none"> • has attained age 75 or above; • suffers from designated cancer³; and • receives any medical services as a result of designated cancer³ 	








[#] 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



Benefit items ⁴	Benefit limit	
	HKD	USD
a. Room and board	Fully covered*	
b. Miscellaneous charges Including medical appliances		
c. Attending doctor's visit fee		
 d. Specialist's fee⁵		
e. Intensive care	Fully covered* regardless of the surgical category	
f. Surgeon's fee		
g. Anaesthetist's fee	Fully covered*	
h. Operating theatre charges		
 i. Prescribed diagnostic imaging tests^{5,6}		
j. Prescribed non-surgical cancer treatments⁷	Fully covered* <ul style="list-style-type: none"> • 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* <ul style="list-style-type: none"> • 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) 	
 k. Pre- and post- confinement / day case procedure outpatient care⁵ (i) prior outpatient visits or emergency consultations		
(ii) follow-up outpatient visits		
	680 per visit	85 per visit
	4 visits of dietitian consultations (within 90 days after each hospital discharge / completion of day case procedure)	
l. Psychiatric treatments For confinement in Hong Kong and Macau	40,000 per policy year	5,000 per policy year
 m. Private nurse's fee⁵ Nursing service for confinement after surgery or discharge from intensive care unit	Fully covered* maximum 30 days per policy year	
 n. Dialysis benefit⁵	Fully covered*	
 o. Post surgery home nursing benefit⁵ Nursing services within 196 days after discharge from hospital (after surgery / admission to intensive care unit)	Fully covered* maximum 196 days per policy year	
 p. Reconstructive surgery benefit⁵ For restoration of appearance of a body part or a breast	160,000 per accident / per mastectomy	20,000 per accident / per mastectomy
q. Medical appliances benefit for reconstructive surgery External, prosthetic devices or reconstructive materials implanted during reconstructive surgery	96,000 each item per policy year	12,000 each item per policy year
r. Emergency outpatient treatment benefit Treatments within 24 hours of the accident	Fully covered*	

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 benefit⁵ 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 benefit⁵ 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 benefit⁵ 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	125 per visit
	100,000 per incident	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 Cancers³ 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 (v) 24-hour worldwide telephone enquiry services	5,000,000 per life	625,000 per life
	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

- 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.
- 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).
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.

PRIVILEGE ULTRA PEARL MEDICAL 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).

Please contact the relevant licensed bank staff or call AIA Customer Hotline for details

Hong Kong  (852) 2232 8808

 aia.com.hk

    AIA Hong Kong and Macau 

 AIA_HK_MACAU 



AIA International Limited
(Incorporated in Bermuda with limited liability)

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	12,448	1,556	6,352	794	3,488	436	1,096	137
5-18	12,448	1,556	6,352	794	3,488	436	1,096	137
19	12,592	1,574	6,424	803	3,528	441	1,112	139
20	12,848	1,606	6,552	819	3,600	450	1,136	142
21	12,976	1,622	6,616	827	3,632	454	1,144	143
22	13,368	1,671	6,816	852	3,744	468	1,184	148
23	13,888	1,736	7,080	885	3,888	486	1,224	153
24	14,296	1,787	7,288	911	4,000	500	1,264	158
25	15,328	1,916	7,816	977	4,288	536	1,352	169
26	16,256	2,032	8,288	1,036	4,552	569	1,432	179
27	17,168	2,146	8,752	1,094	4,808	601	1,512	189
28	17,960	2,245	9,160	1,145	5,032	629	1,584	198
29	18,480	2,310	9,424	1,178	5,176	647	1,632	204
30	18,736	2,342	9,552	1,194	5,248	656	1,656	207
31	19,272	2,409	9,832	1,229	5,400	675	1,704	213
32	19,536	2,442	9,960	1,245	5,472	684	1,728	216
33	20,056	2,507	10,232	1,279	5,616	702	1,768	221
34	20,848	2,606	10,632	1,329	5,840	730	1,840	230
35	21,232	2,654	10,832	1,354	5,944	743	1,872	234
36	21,240	2,655	10,832	1,354	5,944	743	1,872	234
37	21,624	2,703	11,032	1,379	6,056	757	1,912	239
38	22,168	2,771	11,304	1,413	6,208	776	1,960	245
39	22,288	2,786	11,368	1,421	6,240	780	1,968	246
40	22,536	2,817	11,496	1,437	6,312	789	1,992	249
41	23,168	2,896	11,816	1,477	6,488	811	2,048	256
42	24,168	3,021	12,328	1,541	6,768	846	2,136	267
43	25,240	3,155	12,872	1,609	7,064	883	2,232	279
44	27,000	3,375	13,768	1,721	7,560	945	2,384	298
45	28,624	3,578	14,600	1,825	8,016	1,002	2,528	316
46	29,992	3,749	15,296	1,912	8,400	1,050	2,648	331
47	31,240	3,905	15,936	1,992	8,744	1,093	2,760	345
48	32,480	4,060	16,568	2,071	9,096	1,137	2,864	358
49	34,016	4,252	17,352	2,169	9,528	1,191	3,000	375
50	35,536	4,442	18,120	2,265	9,952	1,244	3,136	392
51	37,480	4,685	19,112	2,389	10,496	1,312	3,312	414
52	39,080	4,885	19,928	2,491	10,944	1,368	3,448	431
53	40,520	5,065	20,664	2,583	11,344	1,418	3,576	447
54	42,392	5,299	21,616	2,702	11,872	1,484	3,744	468
55	44,120	5,515	22,504	2,813	12,352	1,544	3,896	487
56	46,712	5,839	23,824	2,978	13,080	1,635	4,128	516
57	49,728	6,216	25,360	3,170	13,920	1,740	4,392	549
58	52,040	6,505	26,544	3,318	14,568	1,821	4,592	574
59	55,512	6,939	28,312	3,539	15,544	1,943	4,904	613
60	59,120	7,390	30,152	3,769	16,552	2,069	5,224	653

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	62,840	7,855	32,048	4,006	17,592	2,199	5,552	694
62	67,104	8,388	34,224	4,278	18,792	2,349	5,928	741
63	72,656	9,082	37,056	4,632	20,344	2,543	6,416	802
64	79,680	9,960	40,640	5,080	22,312	2,789	7,032	879
65	86,120	10,765	43,920	5,490	24,112	3,014	7,608	951
66	93,448	11,681	47,656	5,957	26,168	3,271	8,248	1,031
67	98,960	12,370	50,472	6,309	27,712	3,464	8,736	1,092
68	103,088	12,886	52,576	6,572	28,864	3,608	9,104	1,138
69	108,432	13,554	55,304	6,913	30,360	3,795	9,576	1,197
70	113,456	14,182	57,864	7,233	31,768	3,971	10,016	1,252
71	120,872	15,109	61,648	7,706	33,848	4,231	10,672	1,334
72	127,584	15,948	65,064	8,133	35,720	4,465	11,264	1,408
73	134,160	16,770	68,424	8,553	37,568	4,696	11,848	1,481
74	141,008	17,626	71,912	8,989	39,480	4,935	12,448	1,556
75	147,600	18,450	75,280	9,410	41,328	5,166	13,032	1,629
76	155,520	19,440	79,312	9,914	43,544	5,443	13,736	1,717
77	161,728	20,216	82,480	10,310	45,280	5,660	14,280	1,785
78	167,808	20,976	85,584	10,698	46,984	5,873	14,816	1,852
79	169,064	21,133	86,224	10,778	47,336	5,917	14,928	1,866
80	172,560	21,570	88,008	11,001	48,320	6,040	15,240	1,905
81*	184,288	23,036	93,984	11,748	51,600	6,450	16,272	2,034
82*	187,856	23,482	95,808	11,976	52,600	6,575	16,584	2,073
83*	191,184	23,898	97,504	12,188	53,528	6,691	16,880	2,110
84*	194,224	24,278	99,056	12,382	54,384	6,798	17,152	2,144
85*	197,704	24,713	100,832	12,604	55,360	6,920	17,456	2,182
86*	201,336	25,167	102,680	12,835	56,376	7,047	17,776	2,222
87*	204,520	25,565	104,304	13,038	57,264	7,158	18,056	2,257
88*	207,688	25,961	105,920	13,240	58,152	7,269	18,336	2,292
89*	211,024	26,378	107,624	13,453	59,088	7,386	18,632	2,329
90*	214,352	26,794	109,320	13,665	60,016	7,502	18,928	2,366
91*	217,824	27,228	111,088	13,886	60,992	7,624	19,232	2,404
92*	221,008	27,626	112,712	14,089	61,880	7,735	19,512	2,439
93*	224,344	28,043	114,416	14,302	62,816	7,852	19,808	2,476
94*	227,984	28,498	116,272	14,534	63,832	7,979	20,128	2,516
95*	231,304	28,913	117,968	14,746	64,768	8,096	20,424	2,553
96*	234,784	29,348	119,736	14,967	65,736	8,217	20,728	2,591
97*	237,672	29,709	121,216	15,152	66,552	8,319	20,984	2,623
98*	241,136	30,142	122,976	15,372	67,520	8,440	21,296	2,662
99*	244,624	30,578	124,760	15,595	68,496	8,562	21,600	2,700

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,664	708	2,888	361	1,584	198	504	63
5-18	5,248	656	2,680	335	1,472	184	464	58
19	5,456	682	2,784	348	1,528	191	480	60
20	5,456	682	2,784	348	1,528	191	480	60
21	5,504	688	2,808	351	1,544	193	488	61
22	5,656	707	2,888	361	1,584	198	496	62
23	5,784	723	2,952	369	1,616	202	512	64
24	6,368	796	3,248	406	1,784	223	560	70
25	6,608	826	3,368	421	1,848	231	584	73
26	6,816	852	3,480	435	1,912	239	600	75
27	7,432	929	3,792	474	2,080	260	656	82
28	7,648	956	3,904	488	2,144	268	672	84
29	7,896	987	4,024	503	2,208	276	696	87
30	8,056	1,007	4,112	514	2,256	282	712	89
31	8,136	1,017	4,152	519	2,280	285	720	90
32	8,256	1,032	4,208	526	2,312	289	728	91
33	8,376	1,047	4,272	534	2,344	293	736	92
34	8,600	1,075	4,384	548	2,408	301	760	95
35	8,872	1,109	4,528	566	2,488	311	784	98
36	9,184	1,148	4,680	585	2,568	321	808	101
37	9,184	1,148	4,680	585	2,568	321	808	101
38	9,424	1,178	4,808	601	2,640	330	832	104
39	9,424	1,178	4,808	601	2,640	330	832	104
40	9,544	1,193	4,864	608	2,672	334	840	105
41	10,232	1,279	5,216	652	2,864	358	904	113
42	10,680	1,335	5,448	681	2,992	374	944	118
43	11,168	1,396	5,696	712	3,128	391	984	123
44	11,656	1,457	5,944	743	3,264	408	1,032	129
45	12,344	1,543	6,296	787	3,456	432	1,088	136
46	12,864	1,608	6,560	820	3,600	450	1,136	142
47	13,744	1,718	7,008	876	3,848	481	1,216	152
48	14,352	1,794	7,320	915	4,016	502	1,264	158
49	15,016	1,877	7,656	957	4,208	526	1,328	166
50	15,784	1,973	8,048	1,006	4,416	552	1,392	174
51	16,592	2,074	8,464	1,058	4,648	581	1,464	183
52	16,968	2,121	8,656	1,082	4,752	594	1,496	187
53	17,888	2,236	9,120	1,140	5,008	626	1,576	197
54	18,664	2,333	9,520	1,190	5,224	653	1,648	206
55	19,312	2,414	9,848	1,231	5,408	676	1,704	213
56	20,608	2,576	10,512	1,314	5,768	721	1,816	227
57	21,904	2,738	11,168	1,396	6,136	767	1,936	242
58	23,200	2,900	11,832	1,479	6,496	812	2,048	256
59	24,880	3,110	12,688	1,586	6,968	871	2,200	275
60	26,304	3,288	13,416	1,677	7,368	921	2,320	290

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/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	27,864	3,483	14,208	1,776	7,800	975	2,464	308
62	29,848	3,731	15,224	1,903	8,360	1,045	2,632	329
63	32,472	4,059	16,560	2,070	9,096	1,137	2,864	358
64	35,456	4,432	18,080	2,260	9,928	1,241	3,128	391
65	38,168	4,771	19,464	2,433	10,688	1,336	3,368	421
66	41,584	5,198	21,208	2,651	11,640	1,455	3,672	459
67	43,984	5,498	22,432	2,804	12,312	1,539	3,880	485
68	45,960	5,745	23,440	2,930	12,872	1,609	4,056	507
69	48,344	6,043	24,656	3,082	13,536	1,692	4,272	534
70	50,800	6,350	25,912	3,239	14,224	1,778	4,488	561
71	54,128	6,766	27,608	3,451	15,152	1,894	4,776	597
72	57,272	7,159	29,208	3,651	16,040	2,005	5,056	632
73	59,816	7,477	30,504	3,813	16,752	2,094	5,280	660
74	63,440	7,930	32,352	4,044	17,760	2,220	5,600	700
75	66,768	8,346	34,048	4,256	18,696	2,337	5,896	737
76	69,632	8,704	35,512	4,439	19,496	2,437	6,152	769
77	72,296	9,037	36,872	4,609	20,240	2,530	6,384	798
78	74,480	9,310	37,984	4,748	20,856	2,607	6,576	822
79	76,976	9,622	39,256	4,907	21,552	2,694	6,800	850
80	79,104	9,888	40,344	5,043	22,152	2,769	6,984	873
81*	81,672	10,209	41,656	5,207	22,872	2,859	7,208	901
82*	83,536	10,442	42,600	5,325	23,392	2,924	7,376	922
83*	84,896	10,612	43,296	5,412	23,768	2,971	7,496	937
84*	86,672	10,834	44,200	5,525	24,272	3,034	7,656	957
85*	87,760	10,970	44,760	5,595	24,576	3,072	7,752	969
86*	89,248	11,156	45,520	5,690	24,992	3,124	7,880	985
87*	90,608	11,326	46,208	5,776	25,368	3,171	8,000	1,000
88*	92,112	11,514	46,976	5,872	25,792	3,224	8,136	1,017
89*	93,608	11,701	47,744	5,968	26,208	3,276	8,264	1,033
90*	95,096	11,887	48,496	6,062	26,624	3,328	8,400	1,050
91*	96,864	12,108	49,400	6,175	27,120	3,390	8,552	1,069
92*	98,368	12,296	50,168	6,271	27,544	3,443	8,688	1,086
93*	99,600	12,450	50,800	6,350	27,888	3,486	8,792	1,099
94*	101,360	12,670	51,696	6,462	28,384	3,548	8,952	1,119
95*	102,184	12,773	52,112	6,514	28,608	3,576	9,024	1,128
96*	104,224	13,028	53,152	6,644	29,184	3,648	9,200	1,150
97*	105,448	13,181	53,776	6,722	29,528	3,691	9,312	1,164
98*	107,072	13,384	54,608	6,826	29,984	3,748	9,456	1,182
99*	108,448	13,556	55,312	6,914	30,368	3,796	9,576	1,197

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
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Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	5,216	652	2,664	333	1,464	183	464	58
5-18	4,824	603	2,464	308	1,352	169	424	53
19	4,944	618	2,520	315	1,384	173	440	55
20	4,944	618	2,520	315	1,384	173	440	55
21	4,944	618	2,520	315	1,384	173	440	55
22	5,336	667	2,720	340	1,496	187	472	59
23	5,472	684	2,792	349	1,536	192	480	60
24	5,936	742	3,024	378	1,664	208	528	66
25	6,040	755	3,080	385	1,688	211	536	67
26	6,376	797	3,248	406	1,784	223	560	70
27	6,896	862	3,520	440	1,928	241	608	76
28	7,160	895	3,648	456	2,008	251	632	79
29	7,416	927	3,784	473	2,080	260	656	82
30	7,448	931	3,800	475	2,088	261	656	82
31	7,520	940	3,832	479	2,104	263	664	83
32	7,808	976	3,984	498	2,184	273	688	86
33	8,072	1,009	4,120	515	2,264	283	712	89
34	8,200	1,025	4,184	523	2,296	287	728	91
35	8,432	1,054	4,304	538	2,360	295	744	93
36	8,720	1,090	4,448	556	2,440	305	768	96
37	8,720	1,090	4,448	556	2,440	305	768	96
38	8,848	1,106	4,512	564	2,480	310	784	98
39	8,848	1,106	4,512	564	2,480	310	784	98
40	9,120	1,140	4,648	581	2,552	319	808	101
41	9,592	1,199	4,888	611	2,688	336	848	106
42	9,920	1,240	5,056	632	2,776	347	872	109
43	10,448	1,306	5,328	666	2,928	366	920	115
44	10,832	1,354	5,528	691	3,032	379	960	120
45	11,736	1,467	5,984	748	3,288	411	1,040	130
46	12,312	1,539	6,280	785	3,448	431	1,088	136
47	13,120	1,640	6,688	836	3,672	459	1,160	145
48	13,528	1,691	6,896	862	3,784	473	1,192	149
49	14,136	1,767	7,208	901	3,960	495	1,248	156
50	14,752	1,844	7,520	940	4,128	516	1,304	163
51	15,600	1,950	7,960	995	4,368	546	1,376	172
52	16,032	2,004	8,176	1,022	4,488	561	1,416	177
53	17,160	2,145	8,752	1,094	4,808	601	1,512	189
54	17,888	2,236	9,120	1,140	5,008	626	1,576	197
55	18,320	2,290	9,344	1,168	5,128	641	1,616	202
56	19,320	2,415	9,856	1,232	5,408	676	1,704	213
57	20,608	2,576	10,512	1,314	5,768	721	1,816	227
58	22,032	2,754	11,240	1,405	6,168	771	1,944	243
59	23,464	2,933	11,968	1,496	6,568	821	2,072	259
60	24,896	3,112	12,696	1,587	6,968	871	2,200	275

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	26,416	3,302	13,472	1,684	7,400	925	2,336	292
62	28,264	3,533	14,416	1,802	7,912	989	2,496	312
63	30,848	3,856	15,736	1,967	8,640	1,080	2,720	340
64	33,704	4,213	17,192	2,149	9,440	1,180	2,976	372
65	35,904	4,488	18,312	2,289	10,056	1,257	3,168	396
66	39,280	4,910	20,032	2,504	11,000	1,375	3,472	434
67	41,536	5,192	21,184	2,648	11,632	1,454	3,664	458
68	43,432	5,429	22,152	2,769	12,160	1,520	3,832	479
69	45,800	5,725	23,360	2,920	12,824	1,603	4,048	506
70	48,072	6,009	24,520	3,065	13,464	1,683	4,248	531
71	51,200	6,400	26,112	3,264	14,336	1,792	4,520	565
72	54,072	6,759	27,576	3,447	15,144	1,893	4,776	597
73	56,856	7,107	29,000	3,625	15,920	1,990	5,024	628
74	59,976	7,497	30,584	3,823	16,792	2,099	5,296	662
75	63,200	7,900	32,232	4,029	17,696	2,212	5,584	698
76	65,848	8,231	33,584	4,198	18,440	2,305	5,816	727
77	68,504	8,563	34,936	4,367	19,184	2,398	6,048	756
78	70,496	8,812	35,952	4,494	19,736	2,467	6,224	778
79	72,824	9,103	37,144	4,643	20,392	2,549	6,432	804
80	74,792	9,349	38,144	4,768	20,944	2,618	6,608	826
81*	77,408	9,676	39,480	4,935	21,672	2,709	6,832	854
82*	79,024	9,878	40,304	5,038	22,128	2,766	6,976	872
83*	80,232	10,029	40,920	5,115	22,464	2,808	7,088	886
84*	81,888	10,236	41,760	5,220	22,928	2,866	7,232	904
85*	82,928	10,366	42,296	5,287	23,216	2,902	7,320	915
86*	84,296	10,537	42,992	5,374	23,600	2,950	7,440	930
87*	85,648	10,706	43,680	5,460	23,984	2,998	7,560	945
88*	87,152	10,894	44,448	5,556	24,400	3,050	7,696	962
89*	88,800	11,100	45,288	5,661	24,864	3,108	7,840	980
90*	89,984	11,248	45,888	5,736	25,192	3,149	7,944	993
91*	91,664	11,458	46,752	5,844	25,664	3,208	8,096	1,012
92*	92,848	11,606	47,352	5,919	26,000	3,250	8,200	1,025
93*	94,360	11,795	48,120	6,015	26,424	3,303	8,328	1,041
94*	96,008	12,001	48,968	6,121	26,880	3,360	8,480	1,060
95*	96,912	12,114	49,424	6,178	27,136	3,392	8,560	1,070
96*	98,712	12,339	50,344	6,293	27,640	3,455	8,720	1,090
97*	99,760	12,470	50,880	6,360	27,936	3,492	8,808	1,101
98*	101,416	12,677	51,720	6,465	28,400	3,550	8,952	1,119
99*	102,624	12,828	52,336	6,542	28,736	3,592	9,064	1,133

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

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Notes:

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Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,072	509	2,080	260	1,144	143	360	45
5-18	3,776	472	1,928	241	1,056	132	336	42
19	3,864	483	1,968	246	1,080	135	344	43
20	3,864	483	1,968	246	1,080	135	344	43
21	3,864	483	1,968	246	1,080	135	344	43
22	4,176	522	2,128	266	1,168	146	368	46
23	4,280	535	2,184	273	1,200	150	376	47
24	4,632	579	2,360	295	1,296	162	408	51
25	4,720	590	2,408	301	1,320	165	416	52
26	4,976	622	2,536	317	1,392	174	440	55
27	5,392	674	2,752	344	1,512	189	480	60
28	5,600	700	2,856	357	1,568	196	496	62
29	5,792	724	2,952	369	1,624	203	512	64
30	5,816	727	2,968	371	1,632	204	512	64
31	5,872	734	2,992	374	1,648	206	520	65
32	6,104	763	3,112	389	1,712	214	536	67
33	6,296	787	3,208	401	1,760	220	552	69
34	6,400	800	3,264	408	1,792	224	568	71
35	6,584	823	3,360	420	1,840	230	584	73
36	6,816	852	3,480	435	1,912	239	600	75
37	6,816	852	3,480	435	1,912	239	600	75
38	6,920	865	3,528	441	1,936	242	608	76
39	6,920	865	3,528	441	1,936	242	608	76
40	7,120	890	3,632	454	1,992	249	632	79
41	7,488	936	3,816	477	2,096	262	664	83
42	7,752	969	3,952	494	2,168	271	688	86
43	8,152	1,019	4,160	520	2,280	285	720	90
44	8,440	1,055	4,304	538	2,360	295	744	93
45	9,160	1,145	4,672	584	2,568	321	808	101
46	9,616	1,202	4,904	613	2,696	337	848	106
47	10,240	1,280	5,224	653	2,864	358	904	113
48	10,560	1,320	5,384	673	2,960	370	936	117
49	11,032	1,379	5,624	703	3,088	386	976	122
50	11,504	1,438	5,864	733	3,224	403	1,016	127
51	12,176	1,522	6,208	776	3,408	426	1,072	134
52	12,512	1,564	6,384	798	3,504	438	1,104	138
53	13,384	1,673	6,824	853	3,744	468	1,184	148
54	13,952	1,744	7,112	889	3,904	488	1,232	154
55	14,296	1,787	7,288	911	4,000	500	1,264	158
56	15,080	1,885	7,688	961	4,224	528	1,328	166
57	16,080	2,010	8,200	1,025	4,504	563	1,416	177
58	17,192	2,149	8,768	1,096	4,816	602	1,520	190
59	18,312	2,289	9,336	1,167	5,128	641	1,616	202
60	19,432	2,429	9,912	1,239	5,440	680	1,712	214

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	20,608	2,576	10,512	1,314	5,768	721	1,816	227
62	22,064	2,758	11,256	1,407	6,176	772	1,952	244
63	24,064	3,008	12,272	1,534	6,736	842	2,128	266
64	26,296	3,287	13,408	1,676	7,360	920	2,320	290
65	28,008	3,501	14,288	1,786	7,840	980	2,472	309
66	30,648	3,831	15,632	1,954	8,584	1,073	2,704	338
67	32,408	4,051	16,528	2,066	9,072	1,134	2,864	358
68	33,896	4,237	17,288	2,161	9,488	1,186	2,992	374
69	35,728	4,466	18,224	2,278	10,000	1,250	3,152	394
70	37,504	4,688	19,128	2,391	10,504	1,313	3,312	414
71	39,936	4,992	20,368	2,546	11,184	1,398	3,528	441
72	42,176	5,272	21,512	2,689	11,808	1,476	3,728	466
73	44,344	5,543	22,616	2,827	12,416	1,552	3,912	489
74	46,792	5,849	23,864	2,983	13,104	1,638	4,128	516
75	49,296	6,162	25,144	3,143	13,800	1,725	4,352	544
76	51,368	6,421	26,200	3,275	14,384	1,798	4,536	567
77	53,440	6,680	27,256	3,407	14,960	1,870	4,720	590
78	55,000	6,875	28,048	3,506	15,400	1,925	4,856	607
79	56,808	7,101	28,976	3,622	15,904	1,988	5,016	627
80	58,344	7,293	29,752	3,719	16,336	2,042	5,152	644
81*	60,392	7,549	30,800	3,850	16,912	2,114	5,336	667
82*	61,648	7,706	31,440	3,930	17,264	2,158	5,440	680
83*	62,584	7,823	31,920	3,990	17,520	2,190	5,528	691
84*	63,880	7,985	32,576	4,072	17,888	2,236	5,640	705
85*	64,696	8,087	32,992	4,124	18,112	2,264	5,712	714
86*	65,752	8,219	33,536	4,192	18,408	2,301	5,808	726
87*	66,808	8,351	34,072	4,259	18,704	2,338	5,896	737
88*	67,984	8,498	34,672	4,334	19,032	2,379	6,000	750
89*	69,264	8,658	35,328	4,416	19,392	2,424	6,120	765
90*	70,200	8,775	35,800	4,475	19,656	2,457	6,200	775
91*	71,504	8,938	36,464	4,558	20,024	2,503	6,312	789
92*	72,440	9,055	36,944	4,618	20,280	2,535	6,400	800
93*	73,600	9,200	37,536	4,692	20,608	2,576	6,496	812
94*	74,888	9,361	38,192	4,774	20,968	2,621	6,616	827
95*	75,600	9,450	38,560	4,820	21,168	2,646	6,672	834
96*	76,992	9,624	39,264	4,908	21,560	2,695	6,800	850
97*	77,816	9,727	39,688	4,961	21,792	2,724	6,872	859
98*	79,112	9,889	40,344	5,043	22,152	2,769	6,984	873
99*	80,056	10,007	40,832	5,104	22,416	2,802	7,072	884

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Basic Plan

Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	13,696	1,712	6,984	873	3,832	479	1,208	151
5-18	13,696	1,712	6,984	873	3,832	479	1,208	151
19	13,856	1,732	7,064	883	3,880	485	1,224	153
20	14,144	1,768	7,216	902	3,960	495	1,248	156
21	14,264	1,783	7,272	909	3,992	499	1,256	157
22	14,704	1,838	7,496	937	4,120	515	1,296	162
23	15,288	1,911	7,800	975	4,280	535	1,352	169
24	15,712	1,964	8,016	1,002	4,400	550	1,384	173
25	16,864	2,108	8,600	1,075	4,720	590	1,488	186
26	17,888	2,236	9,120	1,140	5,008	626	1,576	197
27	18,888	2,361	9,632	1,204	5,288	661	1,664	208
28	19,752	2,469	10,072	1,259	5,528	691	1,744	218
29	20,320	2,540	10,360	1,295	5,688	711	1,792	224
30	20,624	2,578	10,520	1,315	5,776	722	1,824	228
31	21,192	2,649	10,808	1,351	5,936	742	1,872	234
32	21,480	2,685	10,952	1,369	6,016	752	1,896	237
33	22,072	2,759	11,256	1,407	6,184	773	1,952	244
34	22,920	2,865	11,688	1,461	6,416	802	2,024	253
35	23,344	2,918	11,904	1,488	6,536	817	2,064	258
36	23,352	2,919	11,912	1,489	6,536	817	2,064	258
37	23,800	2,975	12,136	1,517	6,664	833	2,104	263
38	24,376	3,047	12,432	1,554	6,824	853	2,152	269
39	24,520	3,065	12,504	1,563	6,864	858	2,168	271
40	24,792	3,099	12,640	1,580	6,944	868	2,192	274
41	25,488	3,186	13,000	1,625	7,136	892	2,248	281
42	26,592	3,324	13,560	1,695	7,448	931	2,352	294
43	27,760	3,470	14,160	1,770	7,776	972	2,448	306
44	29,688	3,711	15,144	1,893	8,312	1,039	2,624	328
45	31,488	3,936	16,056	2,007	8,816	1,102	2,784	348
46	32,984	4,123	16,824	2,103	9,232	1,154	2,912	364
47	34,368	4,296	17,528	2,191	9,624	1,203	3,032	379
48	35,728	4,466	18,224	2,278	10,000	1,250	3,152	394
49	37,408	4,676	19,080	2,385	10,472	1,309	3,304	413
50	39,080	4,885	19,928	2,491	10,944	1,368	3,448	431
51	41,232	5,154	21,032	2,629	11,544	1,443	3,640	455
52	42,984	5,373	21,920	2,740	12,032	1,504	3,792	474
53	44,560	5,570	22,728	2,841	12,480	1,560	3,936	492
54	46,632	5,829	23,784	2,973	13,056	1,632	4,120	515
55	48,528	6,066	24,752	3,094	13,584	1,698	4,288	536
56	51,392	6,424	26,208	3,276	14,392	1,799	4,536	567
57	54,720	6,840	27,904	3,488	15,320	1,915	4,832	604
58	57,248	7,156	29,200	3,650	16,032	2,004	5,056	632
59	61,056	7,632	31,136	3,892	17,096	2,137	5,392	674
60	65,024	8,128	33,160	4,145	18,208	2,276	5,744	718

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD0/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	69,136	8,642	35,256	4,407	19,360	2,420	6,104	763
62	73,816	9,227	37,648	4,706	20,672	2,584	6,520	815
63	79,928	9,991	40,760	5,095	22,376	2,797	7,056	882
64	87,648	10,956	44,704	5,588	24,544	3,068	7,736	967
65	94,720	11,840	48,304	6,038	26,520	3,315	8,360	1,045
66	102,800	12,850	52,432	6,554	28,784	3,598	9,080	1,135
67	108,856	13,607	55,520	6,940	30,480	3,810	9,608	1,201
68	113,400	14,175	57,832	7,229	31,752	3,969	10,016	1,252
69	119,272	14,909	60,832	7,604	33,400	4,175	10,528	1,316
70	124,808	15,601	63,656	7,957	34,944	4,368	11,024	1,378
71	132,968	16,621	67,816	8,477	37,232	4,654	11,744	1,468
72	140,336	17,542	71,568	8,946	39,296	4,912	12,392	1,549
73	147,576	18,447	75,264	9,408	41,320	5,165	13,032	1,629
74	155,112	19,389	79,104	9,888	43,432	5,429	13,696	1,712
75	162,352	20,294	82,800	10,350	45,456	5,682	14,336	1,792
76	171,064	21,383	87,240	10,905	47,896	5,987	15,104	1,888
77	177,904	22,238	90,728	11,341	49,816	6,227	15,712	1,964
78	184,592	23,074	94,144	11,768	51,688	6,461	16,296	2,037
79	185,984	23,248	94,848	11,856	52,072	6,509	16,424	2,053
80	189,824	23,728	96,808	12,101	53,152	6,644	16,760	2,095
81*	202,720	25,340	103,384	12,923	56,760	7,095	17,904	2,238
82*	206,640	25,830	105,384	13,173	57,856	7,232	18,248	2,281
83*	210,312	26,289	107,256	13,407	58,888	7,361	18,568	2,321
84*	213,632	26,704	108,952	13,619	59,816	7,477	18,864	2,358
85*	217,472	27,184	110,912	13,864	60,896	7,612	19,200	2,400
86*	221,456	27,682	112,944	14,118	62,008	7,751	19,552	2,444
87*	224,968	28,121	114,736	14,342	62,992	7,874	19,864	2,483
88*	228,448	28,556	116,512	14,564	63,968	7,996	20,168	2,521
89*	232,120	29,015	118,384	14,798	64,992	8,124	20,496	2,562
90*	235,776	29,472	120,248	15,031	66,016	8,252	20,816	2,602
91*	239,608	29,951	122,200	15,275	67,088	8,386	21,160	2,645
92*	243,120	30,390	123,992	15,499	68,072	8,509	21,464	2,683
93*	246,776	30,847	125,856	15,732	69,096	8,637	21,792	2,724
94*	250,776	31,347	127,896	15,987	70,216	8,777	22,144	2,768
95*	254,432	31,804	129,760	16,220	71,240	8,905	22,464	2,808
96*	258,264	32,283	131,712	16,464	72,312	9,039	22,808	2,851
97*	261,432	32,679	133,328	16,666	73,200	9,150	23,088	2,886
98*	265,256	33,157	135,280	16,910	74,272	9,284	23,424	2,928
99*	269,088	33,636	137,232	17,154	75,344	9,418	23,760	2,970

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	6,224	778	3,176	397	1,744	218	552	69
5-18	5,768	721	2,944	368	1,616	202	512	64
19	6,000	750	3,064	383	1,680	210	528	66
20	6,000	750	3,064	383	1,680	210	528	66
21	6,056	757	3,088	386	1,696	212	536	67
22	6,224	778	3,176	397	1,744	218	552	69
23	6,344	793	3,232	404	1,776	222	560	70
24	6,992	874	3,568	446	1,960	245	616	77
25	7,264	908	3,704	463	2,032	254	640	80
26	7,488	936	3,816	477	2,096	262	664	83
27	8,168	1,021	4,168	521	2,288	286	720	90
28	8,408	1,051	4,288	536	2,352	294	744	93
29	8,688	1,086	4,432	554	2,432	304	768	96
30	8,856	1,107	4,520	565	2,480	310	784	98
31	8,936	1,117	4,560	570	2,504	313	792	99
32	9,088	1,136	4,632	579	2,544	318	800	100
33	9,208	1,151	4,696	587	2,576	322	816	102
34	9,456	1,182	4,824	603	2,648	331	832	104
35	9,760	1,220	4,976	622	2,736	342	864	108
36	10,112	1,264	5,160	645	2,832	354	896	112
37	10,112	1,264	5,160	645	2,832	354	896	112
38	10,360	1,295	5,280	660	2,904	363	912	114
39	10,360	1,295	5,280	660	2,904	363	912	114
40	10,504	1,313	5,360	670	2,944	368	928	116
41	11,264	1,408	5,744	718	3,152	394	992	124
42	11,736	1,467	5,984	748	3,288	411	1,040	130
43	12,288	1,536	6,264	783	3,440	430	1,088	136
44	12,808	1,601	6,536	817	3,584	448	1,128	141
45	13,584	1,698	6,928	866	3,800	475	1,200	150
46	14,152	1,769	7,216	902	3,960	495	1,248	156
47	15,104	1,888	7,704	963	4,232	529	1,336	167
48	15,784	1,973	8,048	1,006	4,416	552	1,392	174
49	16,520	2,065	8,424	1,053	4,624	578	1,456	182
50	17,360	2,170	8,856	1,107	4,864	608	1,536	192
51	18,264	2,283	9,312	1,164	5,112	639	1,616	202
52	18,672	2,334	9,520	1,190	5,232	654	1,648	206
53	19,688	2,461	10,040	1,255	5,512	689	1,736	217
54	20,528	2,566	10,472	1,309	5,744	718	1,816	227
55	21,248	2,656	10,840	1,355	5,952	744	1,880	235
56	22,672	2,834	11,560	1,445	6,352	794	2,000	250
57	24,096	3,012	12,288	1,536	6,744	843	2,128	266
58	25,512	3,189	13,008	1,626	7,144	893	2,256	282
59	27,368	3,421	13,960	1,745	7,664	958	2,416	302
60	28,928	3,616	14,752	1,844	8,096	1,012	2,552	319

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD16,000/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	30,648	3,831	15,632	1,954	8,584	1,073	2,704	338
62	32,824	4,103	16,744	2,093	9,192	1,149	2,896	362
63	35,712	4,464	18,216	2,277	10,000	1,250	3,152	394
64	38,992	4,874	19,888	2,486	10,920	1,365	3,440	430
65	41,992	5,249	21,416	2,677	11,760	1,470	3,704	463
66	45,752	5,719	23,336	2,917	12,808	1,601	4,040	505
67	48,376	6,047	24,672	3,084	13,544	1,693	4,272	534
68	50,544	6,318	25,776	3,222	14,152	1,769	4,464	558
69	53,184	6,648	27,120	3,390	14,888	1,861	4,696	587
70	55,880	6,985	28,496	3,562	15,648	1,956	4,936	617
71	59,552	7,444	30,368	3,796	16,672	2,084	5,256	657
72	62,992	7,874	32,128	4,016	17,640	2,205	5,560	695
73	65,808	8,226	33,560	4,195	18,424	2,303	5,808	726
74	69,776	8,722	35,584	4,448	19,536	2,442	6,160	770
75	73,448	9,181	37,456	4,682	20,568	2,571	6,488	811
76	76,584	9,573	39,056	4,882	21,440	2,680	6,760	845
77	79,520	9,940	40,552	5,069	22,264	2,783	7,024	878
78	81,920	10,240	41,776	5,222	22,936	2,867	7,232	904
79	84,672	10,584	43,184	5,398	23,712	2,964	7,480	935
80	87,000	10,875	44,368	5,546	24,360	3,045	7,680	960
81*	89,824	11,228	45,808	5,726	25,152	3,144	7,928	991
82*	91,896	11,487	46,864	5,858	25,728	3,216	8,112	1,014
83*	93,384	11,673	47,624	5,953	26,144	3,268	8,248	1,031
84*	95,328	11,916	48,616	6,077	26,688	3,336	8,416	1,052
85*	96,528	12,066	49,232	6,154	27,024	3,378	8,520	1,065
86*	98,176	12,272	50,072	6,259	27,488	3,436	8,672	1,084
87*	99,664	12,458	50,832	6,354	27,904	3,488	8,800	1,100
88*	101,312	12,664	51,672	6,459	28,368	3,546	8,944	1,118
89*	102,976	12,872	52,520	6,565	28,832	3,604	9,096	1,137
90*	104,608	13,076	53,352	6,669	29,288	3,661	9,240	1,155
91*	106,552	13,319	54,344	6,793	29,832	3,729	9,408	1,176
92*	108,200	13,525	55,184	6,898	30,296	3,787	9,552	1,194
93*	109,568	13,696	55,880	6,985	30,680	3,835	9,672	1,209
94*	111,496	13,937	56,864	7,108	31,216	3,902	9,848	1,231
95*	112,408	14,051	57,328	7,166	31,472	3,934	9,928	1,241
96*	114,640	14,330	58,464	7,308	32,096	4,012	10,120	1,265
97*	115,992	14,499	59,152	7,394	32,480	4,060	10,240	1,280
98*	117,776	14,722	60,064	7,508	32,976	4,122	10,400	1,300
99*	119,280	14,910	60,832	7,604	33,400	4,175	10,536	1,317

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	5,728	716	2,920	365	1,600	200	504	63
5-18	5,296	662	2,704	338	1,480	185	464	58
19	5,440	680	2,776	347	1,520	190	480	60
20	5,440	680	2,776	347	1,520	190	480	60
21	5,440	680	2,776	347	1,520	190	480	60
22	5,872	734	2,992	374	1,648	206	520	65
23	6,016	752	3,072	384	1,688	211	528	66
24	6,520	815	3,328	416	1,824	228	576	72
25	6,640	830	3,384	423	1,856	232	584	73
26	7,000	875	3,568	446	1,960	245	616	77
27	7,592	949	3,872	484	2,128	266	672	84
28	7,880	985	4,016	502	2,208	276	696	87
29	8,160	1,020	4,160	520	2,288	286	720	90
30	8,192	1,024	4,176	522	2,296	287	720	90
31	8,272	1,034	4,216	527	2,320	290	728	91
32	8,592	1,074	4,384	548	2,408	301	760	95
33	8,872	1,109	4,528	566	2,488	311	784	98
34	9,016	1,127	4,600	575	2,528	316	800	100
35	9,288	1,161	4,736	592	2,600	325	824	103
36	9,592	1,199	4,888	611	2,688	336	848	106
37	9,592	1,199	4,888	611	2,688	336	848	106
38	9,736	1,217	4,968	621	2,728	341	856	107
39	9,736	1,217	4,968	621	2,728	341	856	107
40	10,032	1,254	5,120	640	2,808	351	888	111
41	10,552	1,319	5,384	673	2,952	369	928	116
42	10,904	1,363	5,560	695	3,056	382	960	120
43	11,488	1,436	5,856	732	3,216	402	1,016	127
44	11,904	1,488	6,072	759	3,336	417	1,048	131
45	12,928	1,616	6,592	824	3,616	452	1,144	143
46	13,552	1,694	6,912	864	3,792	474	1,200	150
47	14,440	1,805	7,368	921	4,040	505	1,272	159
48	14,872	1,859	7,584	948	4,168	521	1,312	164
49	15,544	1,943	7,928	991	4,352	544	1,376	172
50	16,224	2,028	8,272	1,034	4,544	568	1,432	179
51	17,160	2,145	8,752	1,094	4,808	601	1,512	189
52	17,640	2,205	9,000	1,125	4,936	617	1,560	195
53	18,880	2,360	9,632	1,204	5,288	661	1,664	208
54	19,688	2,461	10,040	1,255	5,512	689	1,736	217
55	20,160	2,520	10,280	1,285	5,648	706	1,784	223
56	21,256	2,657	10,840	1,355	5,952	744	1,880	235
57	22,672	2,834	11,560	1,445	6,352	794	2,000	250
58	24,248	3,031	12,368	1,546	6,792	849	2,144	268
59	25,816	3,227	13,168	1,646	7,232	904	2,280	285
60	27,384	3,423	13,968	1,746	7,664	958	2,416	302

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD25,000/USD3,125) (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	29,056	3,632	14,816	1,852	8,136	1,017	2,568	321
62	31,096	3,887	15,856	1,982	8,704	1,088	2,744	343
63	33,936	4,242	17,304	2,163	9,504	1,188	3,000	375
64	37,088	4,636	18,912	2,364	10,384	1,298	3,272	409
65	39,488	4,936	20,136	2,517	11,056	1,382	3,488	436
66	43,208	5,401	22,040	2,755	12,096	1,512	3,816	477
67	45,688	5,711	23,304	2,913	12,792	1,599	4,032	504
68	47,776	5,972	24,368	3,046	13,376	1,672	4,216	527
69	50,384	6,298	25,696	3,212	14,104	1,763	4,448	556
70	52,896	6,612	26,976	3,372	14,808	1,851	4,672	584
71	56,320	7,040	28,720	3,590	15,768	1,971	4,976	622
72	59,472	7,434	30,328	3,791	16,656	2,082	5,248	656
73	62,536	7,817	31,896	3,987	17,512	2,189	5,520	690
74	65,968	8,246	33,640	4,205	18,472	2,309	5,824	728
75	69,528	8,691	35,456	4,432	19,464	2,433	6,136	767
76	72,440	9,055	36,944	4,618	20,280	2,535	6,400	800
77	75,352	9,419	38,432	4,804	21,096	2,637	6,656	832
78	77,544	9,693	39,544	4,943	21,712	2,714	6,848	856
79	80,096	10,012	40,848	5,106	22,424	2,803	7,072	884
80	82,264	10,283	41,952	5,244	23,032	2,879	7,264	908
81*	85,144	10,643	43,424	5,428	23,840	2,980	7,520	940
82*	86,928	10,866	44,336	5,542	24,336	3,042	7,672	959
83*	88,256	11,032	45,008	5,626	24,712	3,089	7,792	974
84*	90,072	11,259	45,936	5,742	25,224	3,153	7,952	994
85*	91,216	11,402	46,520	5,815	25,544	3,193	8,056	1,007
86*	92,720	11,590	47,288	5,911	25,960	3,245	8,184	1,023
87*	94,208	11,776	48,048	6,006	26,376	3,297	8,320	1,040
88*	95,856	11,982	48,888	6,111	26,840	3,355	8,464	1,058
89*	97,680	12,210	49,816	6,227	27,352	3,419	8,624	1,078
90*	98,992	12,374	50,488	6,311	27,720	3,465	8,744	1,093
91*	100,824	12,603	51,424	6,428	28,232	3,529	8,904	1,113
92*	102,136	12,767	52,088	6,511	28,600	3,575	9,016	1,127
93*	103,784	12,973	52,928	6,616	29,056	3,632	9,168	1,146
94*	105,608	13,201	53,864	6,733	29,568	3,696	9,328	1,166
95*	106,600	13,325	54,368	6,796	29,848	3,731	9,416	1,177
96*	108,576	13,572	55,376	6,922	30,400	3,800	9,584	1,198
97*	109,728	13,716	55,960	6,995	30,720	3,840	9,688	1,211
98*	111,560	13,945	56,896	7,112	31,240	3,905	9,848	1,231
99*	112,880	14,110	57,568	7,196	31,608	3,951	9,968	1,246

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	4,472	559	2,280	285	1,256	157	392	49
5-18	4,136	517	2,112	264	1,160	145	368	46
19	4,248	531	2,168	271	1,192	149	376	47
20	4,248	531	2,168	271	1,192	149	376	47
21	4,248	531	2,168	271	1,192	149	376	47
22	4,584	573	2,336	292	1,280	160	408	51
23	4,696	587	2,392	299	1,312	164	416	52
24	5,088	636	2,592	324	1,424	178	448	56
25	5,184	648	2,640	330	1,448	181	456	57
26	5,472	684	2,792	349	1,536	192	480	60
27	5,928	741	3,024	378	1,656	207	520	65
28	6,152	769	3,136	392	1,720	215	544	68
29	6,368	796	3,248	406	1,784	223	560	70
30	6,400	800	3,264	408	1,792	224	568	71
31	6,456	807	3,296	412	1,808	226	568	71
32	6,712	839	3,424	428	1,880	235	592	74
33	6,928	866	3,536	442	1,936	242	608	76
34	7,040	880	3,592	449	1,968	246	624	78
35	7,248	906	3,696	462	2,032	254	640	80
36	7,488	936	3,816	477	2,096	262	664	83
37	7,488	936	3,816	477	2,096	262	664	83
38	7,600	950	3,880	485	2,128	266	672	84
39	7,600	950	3,880	485	2,128	266	672	84
40	7,824	978	3,992	499	2,192	274	688	86
41	8,224	1,028	4,192	524	2,304	288	728	91
42	8,520	1,065	4,344	543	2,384	298	752	94
43	8,960	1,120	4,568	571	2,512	314	792	99
44	9,296	1,162	4,744	593	2,600	325	824	103
45	10,080	1,260	5,144	643	2,824	353	888	111
46	10,576	1,322	5,392	674	2,960	370	936	117
47	11,272	1,409	5,752	719	3,160	395	992	124
48	11,608	1,451	5,920	740	3,248	406	1,024	128
49	12,128	1,516	6,184	773	3,392	424	1,072	134
50	12,656	1,582	6,456	807	3,544	443	1,120	140
51	13,384	1,673	6,824	853	3,744	468	1,184	148
52	13,768	1,721	7,024	878	3,856	482	1,216	152
53	14,720	1,840	7,504	938	4,120	515	1,296	162
54	15,360	1,920	7,832	979	4,304	538	1,360	170
55	15,736	1,967	8,024	1,003	4,408	551	1,392	174
56	16,576	2,072	8,456	1,057	4,640	580	1,464	183
57	17,680	2,210	9,016	1,127	4,952	619	1,560	195
58	18,920	2,365	9,648	1,206	5,296	662	1,672	209
59	20,144	2,518	10,272	1,284	5,640	705	1,776	222
60	21,368	2,671	10,896	1,362	5,984	748	1,888	236

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Basic Plan

Deductible (HKD50,000/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	22,672	2,834	11,560	1,445	6,352	794	2,000	250
62	24,264	3,033	12,376	1,547	6,792	849	2,144	268
63	26,480	3,310	13,504	1,688	7,416	927	2,336	292
64	28,920	3,615	14,752	1,844	8,096	1,012	2,552	319
65	30,816	3,852	15,720	1,965	8,632	1,079	2,720	340
66	33,704	4,213	17,192	2,149	9,440	1,180	2,976	372
67	35,640	4,455	18,176	2,272	9,976	1,247	3,144	393
68	37,272	4,659	19,008	2,376	10,440	1,305	3,288	411
69	39,304	4,913	20,048	2,506	11,008	1,376	3,472	434
70	41,256	5,157	21,040	2,630	11,552	1,444	3,640	455
71	43,936	5,492	22,408	2,801	12,304	1,538	3,880	485
72	46,400	5,800	23,664	2,958	12,992	1,624	4,096	512
73	48,776	6,097	24,872	3,109	13,656	1,707	4,304	538
74	51,464	6,433	26,248	3,281	14,408	1,801	4,544	568
75	54,232	6,779	27,656	3,457	15,184	1,898	4,792	599
76	56,504	7,063	28,816	3,602	15,824	1,978	4,992	624
77	58,784	7,348	29,976	3,747	16,456	2,057	5,192	649
78	60,496	7,562	30,856	3,857	16,936	2,117	5,344	668
79	62,480	7,810	31,864	3,983	17,496	2,187	5,520	690
80	64,184	8,023	32,736	4,092	17,968	2,246	5,664	708
81*	66,424	8,303	33,880	4,235	18,600	2,325	5,864	733
82*	67,800	8,475	34,576	4,322	18,984	2,373	5,984	748
83*	68,840	8,605	35,112	4,389	19,272	2,409	6,080	760
84*	70,264	8,783	35,832	4,479	19,672	2,459	6,208	776
85*	71,168	8,896	36,296	4,537	19,928	2,491	6,288	786
86*	72,328	9,041	36,888	4,611	20,248	2,531	6,384	798
87*	73,488	9,186	37,480	4,685	20,576	2,572	6,488	811
88*	74,776	9,347	38,136	4,767	20,936	2,617	6,600	825
89*	76,192	9,524	38,856	4,857	21,336	2,667	6,728	841
90*	77,208	9,651	39,376	4,922	21,616	2,702	6,816	852
91*	78,640	9,830	40,104	5,013	22,016	2,752	6,944	868
92*	79,672	9,959	40,632	5,079	22,312	2,789	7,032	879
93*	80,968	10,121	41,296	5,162	22,672	2,834	7,152	894
94*	82,384	10,298	42,016	5,252	23,064	2,883	7,272	909
95*	83,152	10,394	42,408	5,301	23,280	2,910	7,344	918
96*	84,696	10,587	43,192	5,399	23,712	2,964	7,480	935
97*	85,600	10,700	43,656	5,457	23,968	2,996	7,560	945
98*	87,032	10,879	44,384	5,548	24,368	3,046	7,688	961
99*	88,056	11,007	44,912	5,614	24,656	3,082	7,776	972

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	10,784	1,348	5,496	687	3,016	377	952	119
5-18	10,784	1,348	5,496	687	3,016	377	952	119
19	10,896	1,362	5,560	695	3,048	381	960	120
20	11,120	1,390	5,672	709	3,112	389	984	123
21	11,240	1,405	5,736	717	3,144	393	992	124
22	11,584	1,448	5,904	738	3,240	405	1,024	128
23	12,040	1,505	6,144	768	3,368	421	1,064	133
24	12,376	1,547	6,312	789	3,464	433	1,096	137
25	13,272	1,659	6,768	846	3,720	465	1,168	146
26	14,080	1,760	7,184	898	3,944	493	1,240	155
27	14,880	1,860	7,592	949	4,168	521	1,312	164
28	15,568	1,946	7,936	992	4,360	545	1,376	172
29	16,016	2,002	8,168	1,021	4,488	561	1,416	177
30	16,240	2,030	8,280	1,035	4,544	568	1,432	179
31	16,696	2,087	8,512	1,064	4,672	584	1,472	184
32	16,920	2,115	8,632	1,079	4,736	592	1,496	187
33	17,376	2,172	8,864	1,108	4,864	608	1,536	192
34	18,056	2,257	9,208	1,151	5,056	632	1,592	199
35	18,392	2,299	9,376	1,172	5,152	644	1,624	203
36	18,392	2,299	9,376	1,172	5,152	644	1,624	203
37	18,728	2,341	9,552	1,194	5,240	655	1,656	207
38	19,192	2,399	9,784	1,223	5,376	672	1,696	212
39	19,304	2,413	9,848	1,231	5,408	676	1,704	213
40	19,528	2,441	9,960	1,245	5,464	683	1,728	216
41	20,064	2,508	10,232	1,279	5,616	702	1,768	221
42	20,936	2,617	10,680	1,335	5,864	733	1,848	231
43	21,872	2,734	11,152	1,394	6,128	766	1,928	241
44	23,360	2,920	11,912	1,489	6,544	818	2,064	258
45	24,792	3,099	12,640	1,580	6,944	868	2,192	274
46	25,976	3,247	13,248	1,656	7,272	909	2,296	287
47	27,056	3,382	13,800	1,725	7,576	947	2,392	299
48	28,128	3,516	14,344	1,793	7,872	984	2,480	310
49	29,448	3,681	15,016	1,877	8,248	1,031	2,600	325
50	30,768	3,846	15,688	1,961	8,616	1,077	2,720	340
51	32,472	4,059	16,560	2,070	9,096	1,137	2,864	358
52	33,840	4,230	17,256	2,157	9,472	1,184	2,992	374
53	35,088	4,386	17,896	2,237	9,824	1,228	3,096	387
54	36,712	4,589	18,720	2,340	10,280	1,285	3,240	405
55	38,216	4,777	19,488	2,436	10,704	1,338	3,376	422
56	40,456	5,057	20,632	2,579	11,328	1,416	3,576	447
57	43,088	5,386	21,976	2,747	12,064	1,508	3,808	476
58	45,072	5,634	22,984	2,873	12,624	1,578	3,976	497
59	48,072	6,009	24,520	3,065	13,464	1,683	4,248	531
60	51,200	6,400	26,112	3,264	14,336	1,792	4,520	565

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/USD0) (continued)

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	54,432	6,804	27,760	3,470	15,240	1,905	4,808	601
62	58,120	7,265	29,640	3,705	16,272	2,034	5,128	641
63	62,928	7,866	32,096	4,012	17,616	2,202	5,560	695
64	69,000	8,625	35,192	4,399	19,320	2,415	6,096	762
65	74,584	9,323	38,040	4,755	20,880	2,610	6,584	823
66	80,928	10,116	41,272	5,159	22,656	2,832	7,144	893
67	85,712	10,714	43,712	5,464	24,000	3,000	7,568	946
68	89,264	11,158	45,528	5,691	24,992	3,124	7,880	985
69	93,896	11,737	47,888	5,986	26,288	3,286	8,288	1,036
70	98,272	12,284	50,120	6,265	27,520	3,440	8,680	1,085
71	104,688	13,086	53,392	6,674	29,312	3,664	9,240	1,155
72	110,496	13,812	56,352	7,044	30,936	3,867	9,760	1,220
73	116,192	14,524	59,256	7,407	32,536	4,067	10,256	1,282
74	122,128	15,266	62,288	7,786	34,192	4,274	10,784	1,348
75	127,832	15,979	65,192	8,149	35,792	4,474	11,288	1,411
76	134,688	16,836	68,688	8,586	37,712	4,714	11,896	1,487
77	140,080	17,510	71,440	8,930	39,224	4,903	12,368	1,546
78	145,336	18,167	74,120	9,265	40,696	5,087	12,832	1,604
79	146,424	18,303	74,680	9,335	41,000	5,125	12,928	1,616
80	149,448	18,681	76,216	9,527	41,848	5,231	13,200	1,650
81*	159,608	19,951	81,400	10,175	44,688	5,586	14,096	1,762
82*	162,696	20,337	82,976	10,372	45,552	5,694	14,368	1,796
83*	165,584	20,698	84,448	10,556	46,360	5,795	14,624	1,828
84*	168,200	21,025	85,784	10,723	47,096	5,887	14,856	1,857
85*	171,216	21,402	87,320	10,915	47,944	5,993	15,120	1,890
86*	174,360	21,795	88,920	11,115	48,824	6,103	15,392	1,924
87*	177,120	22,140	90,328	11,291	49,592	6,199	15,640	1,955
88*	179,864	22,483	91,728	11,466	50,360	6,295	15,880	1,985
89*	182,744	22,843	93,200	11,650	51,168	6,396	16,136	2,017
90*	185,640	23,205	94,680	11,835	51,976	6,497	16,392	2,049
91*	188,664	23,583	96,216	12,027	52,824	6,603	16,656	2,082
92*	191,400	23,925	97,616	12,202	53,592	6,699	16,904	2,113
93*	194,288	24,286	99,088	12,386	54,400	6,800	17,152	2,144
94*	197,432	24,679	100,688	12,586	55,280	6,910	17,432	2,179
95*	200,320	25,040	102,160	12,770	56,088	7,011	17,688	2,211
96*	203,336	25,417	103,704	12,963	56,936	7,117	17,952	2,244
97*	205,832	25,729	104,976	13,122	57,632	7,204	18,176	2,272
98*	208,840	26,105	106,512	13,314	58,472	7,309	18,440	2,305
99*	211,856	26,482	108,048	13,506	59,320	7,415	18,704	2,338

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,976	622	2,536	317	1,392	174	440	55
5-18	4,568	571	2,328	291	1,280	160	400	50
19	4,784	598	2,440	305	1,336	167	424	53
20	4,784	598	2,440	305	1,336	167	424	53
21	4,832	604	2,464	308	1,352	169	424	53
22	4,912	614	2,504	313	1,376	172	432	54
23	5,024	628	2,560	320	1,408	176	440	55
24	5,544	693	2,824	353	1,552	194	488	61
25	5,744	718	2,928	366	1,608	201	504	63
26	5,952	744	3,032	379	1,664	208	528	66
27	6,456	807	3,296	412	1,808	226	568	71
28	6,664	833	3,400	425	1,864	233	592	74
29	6,872	859	3,504	438	1,928	241	608	76
30	7,000	875	3,568	446	1,960	245	616	77
31	7,080	885	3,608	451	1,984	248	624	78
32	7,176	897	3,656	457	2,008	251	632	79
33	7,280	910	3,712	464	2,040	255	640	80
34	7,480	935	3,816	477	2,096	262	664	83
35	7,728	966	3,944	493	2,160	270	680	85
36	8,000	1,000	4,080	510	2,240	280	704	88
37	8,000	1,000	4,080	510	2,240	280	704	88
38	8,208	1,026	4,184	523	2,296	287	728	91
39	8,208	1,026	4,184	523	2,296	287	728	91
40	8,312	1,039	4,240	530	2,328	291	736	92
41	8,912	1,114	4,544	568	2,496	312	784	98
42	9,296	1,162	4,744	593	2,600	325	824	103
43	9,712	1,214	4,952	619	2,720	340	856	107
44	10,136	1,267	5,168	646	2,840	355	896	112
45	10,776	1,347	5,496	687	3,016	377	952	119
46	11,192	1,399	5,704	713	3,136	392	992	124
47	11,944	1,493	6,088	761	3,344	418	1,056	132
48	12,496	1,562	6,376	797	3,496	437	1,104	138
49	13,096	1,637	6,680	835	3,664	458	1,160	145
50	13,744	1,718	7,008	876	3,848	481	1,216	152
51	14,440	1,805	7,368	921	4,040	505	1,272	159
52	14,776	1,847	7,536	942	4,136	517	1,304	163
53	15,568	1,946	7,936	992	4,360	545	1,376	172
54	16,240	2,030	8,280	1,035	4,544	568	1,432	179
55	16,808	2,101	8,576	1,072	4,704	588	1,488	186
56	17,936	2,242	9,144	1,143	5,024	628	1,584	198
57	19,064	2,383	9,720	1,215	5,336	667	1,680	210
58	20,200	2,525	10,304	1,288	5,656	707	1,784	223
59	21,656	2,707	11,048	1,381	6,064	758	1,912	239
60	22,896	2,862	11,680	1,460	6,408	801	2,024	253

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/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	24,248	3,031	12,368	1,546	6,792	849	2,144	268
62	25,984	3,248	13,248	1,656	7,272	909	2,296	287
63	28,256	3,532	14,408	1,801	7,912	989	2,496	312
64	30,848	3,856	15,736	1,967	8,640	1,080	2,720	340
65	33,216	4,152	16,944	2,118	9,304	1,163	2,936	367
66	36,192	4,524	18,456	2,307	10,136	1,267	3,192	399
67	38,280	4,785	19,520	2,440	10,720	1,340	3,384	423
68	39,992	4,999	20,392	2,549	11,200	1,400	3,528	441
69	42,080	5,260	21,464	2,683	11,784	1,473	3,712	464
70	44,208	5,526	22,544	2,818	12,376	1,547	3,904	488
71	47,112	5,889	24,024	3,003	13,192	1,649	4,160	520
72	49,832	6,229	25,416	3,177	13,952	1,744	4,400	550
73	52,080	6,510	26,560	3,320	14,584	1,823	4,600	575
74	55,224	6,903	28,168	3,521	15,464	1,933	4,880	610
75	58,104	7,263	29,632	3,704	16,272	2,034	5,128	641
76	60,600	7,575	30,904	3,863	16,968	2,121	5,352	669
77	62,928	7,866	32,096	4,012	17,616	2,202	5,560	695
78	64,816	8,102	33,056	4,132	18,152	2,269	5,720	715
79	66,992	8,374	34,168	4,271	18,760	2,345	5,912	739
80	68,840	8,605	35,112	4,389	19,272	2,409	6,080	760
81*	71,088	8,886	36,256	4,532	19,904	2,488	6,280	785
82*	72,712	9,089	37,080	4,635	20,360	2,545	6,424	803
83*	73,896	9,237	37,688	4,711	20,688	2,586	6,528	816
84*	75,432	9,429	38,472	4,809	21,120	2,640	6,664	833
85*	76,376	9,547	38,952	4,869	21,384	2,673	6,744	843
86*	77,688	9,711	39,624	4,953	21,752	2,719	6,856	857
87*	78,864	9,858	40,224	5,028	22,080	2,760	6,960	870
88*	80,168	10,021	40,888	5,111	22,448	2,806	7,080	885
89*	81,480	10,185	41,552	5,194	22,816	2,852	7,192	899
90*	82,768	10,346	42,208	5,276	23,176	2,897	7,312	914
91*	84,312	10,539	43,000	5,375	23,608	2,951	7,448	931
92*	85,624	10,703	43,672	5,459	23,976	2,997	7,560	945
93*	86,680	10,835	44,208	5,526	24,272	3,034	7,656	957
94*	88,216	11,027	44,992	5,624	24,704	3,088	7,792	974
95*	88,936	11,117	45,360	5,670	24,904	3,113	7,856	982
96*	90,704	11,338	46,256	5,782	25,400	3,175	8,008	1,001
97*	91,776	11,472	46,808	5,851	25,696	3,212	8,104	1,013
98*	93,208	11,651	47,536	5,942	26,096	3,262	8,232	1,029
99*	94,384	11,798	48,136	6,017	26,424	3,303	8,336	1,042

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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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Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	4,496	562	2,296	287	1,256	157	400	50
5-18	4,168	521	2,128	266	1,168	146	368	46
19	4,272	534	2,176	272	1,200	150	376	47
20	4,272	534	2,176	272	1,200	150	376	47
21	4,272	534	2,176	272	1,200	150	376	47
22	4,608	576	2,352	294	1,288	161	408	51
23	4,712	589	2,400	300	1,320	165	416	52
24	5,168	646	2,632	329	1,448	181	456	57
25	5,280	660	2,696	337	1,480	185	464	58
26	5,504	688	2,808	351	1,544	193	488	61
27	5,952	744	3,032	379	1,664	208	528	66
28	6,168	771	3,144	393	1,728	216	544	68
29	6,400	800	3,264	408	1,792	224	568	71
30	6,448	806	3,288	411	1,808	226	568	71
31	6,520	815	3,328	416	1,824	228	576	72
32	6,736	842	3,432	429	1,888	236	592	74
33	6,960	870	3,552	444	1,952	244	616	77
34	7,064	883	3,600	450	1,976	247	624	78
35	7,288	911	3,720	465	2,040	255	640	80
36	7,520	940	3,832	479	2,104	263	664	83
37	7,520	940	3,832	479	2,104	263	664	83
38	7,640	955	3,896	487	2,136	267	672	84
39	7,640	955	3,896	487	2,136	267	672	84
40	7,864	983	4,008	501	2,200	275	696	87
41	8,272	1,034	4,216	527	2,320	290	728	91
42	8,568	1,071	4,368	546	2,400	300	760	95
43	9,024	1,128	4,600	575	2,528	316	800	100
44	9,344	1,168	4,768	596	2,616	327	824	103
45	10,136	1,267	5,168	646	2,840	355	896	112
46	10,632	1,329	5,424	678	2,976	372	936	117
47	11,304	1,413	5,768	721	3,168	396	1,000	125
48	11,672	1,459	5,952	744	3,272	409	1,032	129
49	12,200	1,525	6,224	778	3,416	427	1,080	135
50	12,728	1,591	6,488	811	3,560	445	1,120	140
51	13,456	1,682	6,864	858	3,768	471	1,192	149
52	13,832	1,729	7,056	882	3,872	484	1,224	153
53	14,816	1,852	7,560	945	4,152	519	1,312	164
54	15,432	1,929	7,872	984	4,320	540	1,360	170
55	15,808	1,976	8,064	1,008	4,424	553	1,392	174
56	16,672	2,084	8,504	1,063	4,672	584	1,472	184
57	17,776	2,222	9,064	1,133	4,976	622	1,568	196
58	19,016	2,377	9,696	1,212	5,328	666	1,680	210
59	20,256	2,532	10,328	1,291	5,672	709	1,792	224
60	21,480	2,685	10,952	1,369	6,016	752	1,896	237

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	22,792	2,849	11,624	1,453	6,384	798	2,016	252
62	24,384	3,048	12,432	1,554	6,824	853	2,152	269
63	26,616	3,327	13,576	1,697	7,456	932	2,352	294
64	29,080	3,635	14,832	1,854	8,144	1,018	2,568	321
65	30,976	3,872	15,800	1,975	8,672	1,084	2,736	342
66	33,904	4,238	17,288	2,161	9,496	1,187	2,992	374
67	35,832	4,479	18,272	2,284	10,032	1,254	3,160	395
68	37,472	4,684	19,112	2,389	10,496	1,312	3,312	414
69	39,520	4,940	20,152	2,519	11,064	1,383	3,488	436
70	41,472	5,184	21,152	2,644	11,616	1,452	3,664	458
71	44,168	5,521	22,528	2,816	12,368	1,546	3,904	488
72	46,640	5,830	23,784	2,973	13,056	1,632	4,120	515
73	49,056	6,132	25,016	3,127	13,736	1,717	4,328	541
74	51,752	6,469	26,392	3,299	14,488	1,811	4,568	571
75	54,520	6,815	27,808	3,476	15,264	1,908	4,816	602
76	56,816	7,102	28,976	3,622	15,912	1,989	5,016	627
77	59,096	7,387	30,136	3,767	16,544	2,068	5,216	652
78	60,824	7,603	31,024	3,878	17,032	2,129	5,368	671
79	62,832	7,854	32,048	4,006	17,592	2,199	5,552	694
80	64,536	8,067	32,912	4,114	18,072	2,259	5,696	712
81*	66,792	8,349	34,064	4,258	18,704	2,338	5,896	737
82*	68,184	8,523	34,776	4,347	19,088	2,386	6,024	753
83*	69,224	8,653	35,304	4,413	19,384	2,423	6,112	764
84*	70,656	8,832	36,032	4,504	19,784	2,473	6,240	780
85*	71,560	8,945	36,496	4,562	20,040	2,505	6,320	790
86*	72,728	9,091	37,088	4,636	20,360	2,545	6,424	803
87*	73,896	9,237	37,688	4,711	20,688	2,586	6,528	816
88*	75,192	9,399	38,344	4,793	21,056	2,632	6,640	830
89*	76,600	9,575	39,064	4,883	21,448	2,681	6,760	845
90*	77,648	9,706	39,600	4,950	21,744	2,718	6,856	857
91*	79,064	9,883	40,320	5,040	22,136	2,767	6,984	873
92*	80,104	10,013	40,856	5,107	22,432	2,804	7,072	884
93*	81,400	10,175	41,512	5,189	22,792	2,849	7,184	898
94*	82,840	10,355	42,248	5,281	23,192	2,899	7,312	914
95*	83,600	10,450	42,640	5,330	23,408	2,926	7,384	923
96*	85,176	10,647	43,440	5,430	23,848	2,981	7,520	940
97*	86,072	10,759	43,896	5,487	24,104	3,013	7,600	950
98*	87,496	10,937	44,624	5,578	24,496	3,062	7,728	966
99*	88,536	11,067	45,152	5,644	24,792	3,099	7,816	977

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
0-4	3,520	440	1,792	224	984	123	312	39
5-18	3,256	407	1,664	208	912	114	288	36
19	3,336	417	1,704	213	936	117	296	37
20	3,336	417	1,704	213	936	117	296	37
21	3,336	417	1,704	213	936	117	296	37
22	3,592	449	1,832	229	1,008	126	320	40
23	3,680	460	1,880	235	1,032	129	328	41
24	4,032	504	2,056	257	1,128	141	360	45
25	4,120	515	2,104	263	1,152	144	360	45
26	4,296	537	2,192	274	1,200	150	376	47
27	4,648	581	2,368	296	1,304	163	408	51
28	4,824	603	2,464	308	1,352	169	424	53
29	5,000	625	2,552	319	1,400	175	440	55
30	5,032	629	2,568	321	1,408	176	448	56
31	5,088	636	2,592	324	1,424	178	448	56
32	5,272	659	2,688	336	1,480	185	464	58
33	5,440	680	2,776	347	1,520	190	480	60
34	5,520	690	2,816	352	1,544	193	488	61
35	5,704	713	2,912	364	1,600	200	504	63
36	5,872	734	2,992	374	1,648	206	520	65
37	5,872	734	2,992	374	1,648	206	520	65
38	5,952	744	3,032	379	1,664	208	528	66
39	5,952	744	3,032	379	1,664	208	528	66
40	6,144	768	3,136	392	1,720	215	544	68
41	6,456	807	3,296	412	1,808	226	568	71
42	6,680	835	3,408	426	1,872	234	592	74
43	7,048	881	3,592	449	1,976	247	624	78
44	7,288	911	3,720	465	2,040	255	640	80
45	7,912	989	4,032	504	2,216	277	696	87
46	8,296	1,037	4,232	529	2,320	290	736	92
47	8,824	1,103	4,504	563	2,472	309	776	97
48	9,104	1,138	4,640	580	2,552	319	800	100
49	9,520	1,190	4,856	607	2,664	333	840	105
50	9,944	1,243	5,072	634	2,784	348	880	110
51	10,504	1,313	5,360	670	2,944	368	928	116
52	10,792	1,349	5,504	688	3,024	378	952	119
53	11,568	1,446	5,896	737	3,240	405	1,024	128
54	12,048	1,506	6,144	768	3,376	422	1,064	133
55	12,336	1,542	6,288	786	3,456	432	1,088	136
56	13,008	1,626	6,632	829	3,640	455	1,152	144
57	13,872	1,734	7,072	884	3,888	486	1,224	153
58	14,848	1,856	7,576	947	4,160	520	1,312	164
59	15,808	1,976	8,064	1,008	4,424	553	1,392	174
60	16,760	2,095	8,544	1,068	4,696	587	1,480	185

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

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

Attained Age	Geographical Cover: Asia							
	Annual Premium		Semi-annual Premium		Quarterly Premium		Monthly Premium	
	HKD	USD	HKD	USD	HKD	USD	HKD	USD
61	17,784	2,223	9,072	1,134	4,976	622	1,568	196
62	19,032	2,379	9,704	1,213	5,328	666	1,680	210
63	20,768	2,596	10,592	1,324	5,816	727	1,832	229
64	22,688	2,836	11,568	1,446	6,352	794	2,000	250
65	24,168	3,021	12,328	1,541	6,768	846	2,136	267
66	26,440	3,305	13,488	1,686	7,400	925	2,336	292
67	27,960	3,495	14,256	1,782	7,832	979	2,472	309
68	29,232	3,654	14,912	1,864	8,184	1,023	2,584	323
69	30,832	3,854	15,728	1,966	8,632	1,079	2,720	340
70	32,360	4,045	16,504	2,063	9,064	1,133	2,856	357
71	34,464	4,308	17,576	2,197	9,648	1,206	3,040	380
72	36,392	4,549	18,560	2,320	10,192	1,274	3,216	402
73	38,264	4,783	19,512	2,439	10,712	1,339	3,376	422
74	40,376	5,047	20,592	2,574	11,304	1,413	3,568	446
75	42,544	5,318	21,696	2,712	11,912	1,489	3,760	470
76	44,328	5,541	22,608	2,826	12,408	1,551	3,912	489
77	46,104	5,763	23,512	2,939	12,912	1,614	4,072	509
78	47,448	5,931	24,200	3,025	13,288	1,661	4,192	524
79	49,008	6,126	24,992	3,124	13,720	1,715	4,328	541
80	50,344	6,293	25,672	3,209	14,096	1,762	4,448	556
81*	52,096	6,512	26,568	3,321	14,584	1,823	4,600	575
82*	53,192	6,649	27,128	3,391	14,896	1,862	4,696	587
83*	54,000	6,750	27,544	3,443	15,120	1,890	4,768	596
84*	55,120	6,890	28,112	3,514	15,432	1,929	4,864	608
85*	55,824	6,978	28,472	3,559	15,632	1,954	4,928	616
86*	56,728	7,091	28,928	3,616	15,880	1,985	5,008	626
87*	57,648	7,206	29,400	3,675	16,144	2,018	5,088	636
88*	58,648	7,331	29,912	3,739	16,424	2,053	5,176	647
89*	59,760	7,470	30,480	3,810	16,736	2,092	5,280	660
90*	60,568	7,571	30,888	3,861	16,960	2,120	5,352	669
91*	61,672	7,709	31,456	3,932	17,272	2,159	5,448	681
92*	62,488	7,811	31,872	3,984	17,496	2,187	5,520	690
93*	63,496	7,937	32,384	4,048	17,776	2,222	5,608	701
94*	64,624	8,078	32,960	4,120	18,096	2,262	5,704	713
95*	65,224	8,153	33,264	4,158	18,264	2,283	5,760	720
96*	66,448	8,306	33,888	4,236	18,608	2,326	5,864	733
97*	67,152	8,394	34,248	4,281	18,800	2,350	5,928	741
98*	68,256	8,532	34,808	4,351	19,112	2,389	6,024	753
99*	69,064	8,633	35,224	4,403	19,336	2,417	6,096	762

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
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- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
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Standard Premium Schedule for Add-on Plan Deductible (HKDO/USDO)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	11,872	1,484	6,056	757	3,328	416	1,048	131
5-18	11,872	1,484	6,056	757	3,328	416	1,048	131
19	11,984	1,498	6,112	764	3,352	419	1,056	132
20	12,224	1,528	6,232	779	3,424	428	1,080	135
21	12,352	1,544	6,296	787	3,456	432	1,088	136
22	12,736	1,592	6,496	812	3,568	446	1,128	141
23	13,248	1,656	6,760	845	3,712	464	1,168	146
24	13,616	1,702	6,944	868	3,816	477	1,200	150
25	14,600	1,825	7,448	931	4,088	511	1,288	161
26	15,488	1,936	7,896	987	4,336	542	1,368	171
27	16,360	2,045	8,344	1,043	4,584	573	1,448	181
28	17,112	2,139	8,728	1,091	4,792	599	1,512	189
29	17,608	2,201	8,984	1,123	4,928	616	1,552	194
30	17,856	2,232	9,104	1,138	5,000	625	1,576	197
31	18,368	2,296	9,368	1,171	5,144	643	1,624	203
32	18,608	2,326	9,488	1,186	5,208	651	1,640	205
33	19,112	2,389	9,744	1,218	5,352	669	1,688	211
34	19,840	2,480	10,120	1,265	5,552	694	1,752	219
35	20,224	2,528	10,312	1,289	5,664	708	1,784	223
36	20,224	2,528	10,312	1,289	5,664	708	1,784	223
37	20,592	2,574	10,504	1,313	5,768	721	1,816	227
38	21,096	2,637	10,760	1,345	5,904	738	1,864	233
39	21,240	2,655	10,832	1,354	5,944	743	1,872	234
40	21,480	2,685	10,952	1,369	6,016	752	1,896	237
41	22,080	2,760	11,264	1,408	6,184	773	1,952	244
42	23,024	2,878	11,744	1,468	6,448	806	2,032	254
43	24,056	3,007	12,272	1,534	6,736	842	2,128	266
44	25,704	3,213	13,112	1,639	7,200	900	2,272	284
45	27,272	3,409	13,912	1,739	7,640	955	2,408	301
46	28,568	3,571	14,568	1,821	8,000	1,000	2,520	315
47	29,776	3,722	15,184	1,898	8,336	1,042	2,632	329
48	30,944	3,868	15,784	1,973	8,664	1,083	2,736	342
49	32,392	4,049	16,520	2,065	9,072	1,134	2,864	358
50	33,848	4,231	17,264	2,158	9,480	1,185	2,992	374
51	35,720	4,465	18,216	2,277	10,000	1,250	3,152	394
52	37,216	4,652	18,984	2,373	10,424	1,303	3,288	411
53	38,600	4,825	19,688	2,461	10,808	1,351	3,408	426
54	40,376	5,047	20,592	2,574	11,304	1,413	3,568	446
55	42,032	5,254	21,440	2,680	11,768	1,471	3,712	464
56	44,496	5,562	22,696	2,837	12,456	1,557	3,928	491
57	47,384	5,923	24,168	3,021	13,264	1,658	4,184	523
58	49,576	6,197	25,280	3,160	13,880	1,735	4,376	547
59	52,888	6,611	26,976	3,372	14,808	1,851	4,672	584
60	56,312	7,039	28,720	3,590	15,768	1,971	4,976	622

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD0/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	59,872	7,484	30,536	3,817	16,768	2,096	5,288	661
62	63,928	7,991	32,600	4,075	17,896	2,237	5,648	706
63	69,216	8,652	35,304	4,413	19,384	2,423	6,112	764
64	75,904	9,488	38,712	4,839	21,256	2,657	6,704	838
65	82,024	10,253	41,832	5,229	22,968	2,871	7,240	905
66	89,024	11,128	45,400	5,675	24,928	3,116	7,864	983
67	94,272	11,784	48,080	6,010	26,400	3,300	8,328	1,041
68	98,192	12,274	50,080	6,260	27,496	3,437	8,672	1,084
69	103,296	12,912	52,680	6,585	28,920	3,615	9,120	1,140
70	108,088	13,511	55,128	6,891	30,264	3,783	9,544	1,193
71	115,160	14,395	58,728	7,341	32,248	4,031	10,168	1,271
72	121,536	15,192	61,984	7,748	34,032	4,254	10,728	1,341
73	127,808	15,976	65,184	8,148	35,784	4,473	11,288	1,411
74	134,336	16,792	68,512	8,564	37,616	4,702	11,864	1,483
75	140,616	17,577	71,712	8,964	39,376	4,922	12,416	1,552
76	148,152	18,519	75,560	9,445	41,480	5,185	13,080	1,635
77	154,088	19,261	78,584	9,823	43,144	5,393	13,608	1,701
78	159,856	19,982	81,528	10,191	44,760	5,595	14,112	1,764
79	161,056	20,132	82,136	10,267	45,096	5,637	14,224	1,778
80	164,392	20,549	83,840	10,480	46,032	5,754	14,512	1,814
81*	175,568	21,946	89,536	11,192	49,160	6,145	15,504	1,938
82*	178,976	22,372	91,280	11,410	50,112	6,264	15,800	1,975
83*	182,152	22,769	92,896	11,612	51,000	6,375	16,088	2,011
84*	185,016	23,127	94,360	11,795	51,808	6,476	16,336	2,042
85*	188,344	23,543	96,056	12,007	52,736	6,592	16,632	2,079
86*	191,792	23,974	97,816	12,227	53,704	6,713	16,936	2,117
87*	194,832	24,354	99,368	12,421	54,552	6,819	17,200	2,150
88*	197,864	24,733	100,912	12,614	55,400	6,925	17,472	2,184
89*	201,024	25,128	102,520	12,815	56,288	7,036	17,752	2,219
90*	204,208	25,526	104,144	13,018	57,176	7,147	18,032	2,254
91*	207,520	25,940	105,832	13,229	58,104	7,263	18,328	2,291
92*	210,552	26,319	107,384	13,423	58,952	7,369	18,592	2,324
93*	213,720	26,715	109,000	13,625	59,840	7,480	18,872	2,359
94*	217,184	27,148	110,760	13,845	60,808	7,601	19,176	2,397
95*	220,360	27,545	112,384	14,048	61,704	7,713	19,456	2,432
96*	223,672	27,959	114,072	14,259	62,632	7,829	19,752	2,469
97*	226,408	28,301	115,472	14,434	63,392	7,924	19,992	2,499
98*	229,720	28,715	117,160	14,645	64,320	8,040	20,288	2,536
99*	233,032	29,129	118,848	14,856	65,248	8,156	20,576	2,572

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/USD2,000)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	5,472	684	2,792	349	1,536	192	480	60
5-18	5,024	628	2,560	320	1,408	176	440	55
19	5,272	659	2,688	336	1,480	185	464	58
20	5,272	659	2,688	336	1,480	185	464	58
21	5,304	663	2,704	338	1,488	186	472	59
22	5,416	677	2,760	345	1,520	190	480	60
23	5,528	691	2,816	352	1,544	193	488	61
24	6,096	762	3,112	389	1,704	213	536	67
25	6,320	790	3,224	403	1,768	221	560	70
26	6,544	818	3,336	417	1,832	229	576	72
27	7,104	888	3,624	453	1,992	249	624	78
28	7,336	917	3,744	468	2,056	257	648	81
29	7,560	945	3,856	482	2,120	265	664	83
30	7,704	963	3,928	491	2,160	270	680	85
31	7,784	973	3,968	496	2,176	272	688	86
32	7,896	987	4,024	503	2,208	276	696	87
33	8,016	1,002	4,088	511	2,248	281	704	88
34	8,224	1,028	4,192	524	2,304	288	728	91
35	8,496	1,062	4,336	542	2,376	297	752	94
36	8,800	1,100	4,488	561	2,464	308	776	97
37	8,800	1,100	4,488	561	2,464	308	776	97
38	9,024	1,128	4,600	575	2,528	316	800	100
39	9,024	1,128	4,600	575	2,528	316	800	100
40	9,144	1,143	4,664	583	2,560	320	808	101
41	9,800	1,225	5,000	625	2,744	343	864	108
42	10,232	1,279	5,216	652	2,864	358	904	113
43	10,688	1,336	5,448	681	2,992	374	944	118
44	11,144	1,393	5,680	710	3,120	390	984	123
45	11,840	1,480	6,040	755	3,312	414	1,048	131
46	12,320	1,540	6,280	785	3,448	431	1,088	136
47	13,152	1,644	6,704	838	3,680	460	1,160	145
48	13,744	1,718	7,008	876	3,848	481	1,216	152
49	14,392	1,799	7,336	917	4,032	504	1,272	159
50	15,104	1,888	7,704	963	4,232	529	1,336	167
51	15,880	1,985	8,096	1,012	4,448	556	1,400	175
52	16,256	2,032	8,288	1,036	4,552	569	1,432	179
53	17,120	2,140	8,728	1,091	4,792	599	1,512	189
54	17,856	2,232	9,104	1,138	5,000	625	1,576	197
55	18,488	2,311	9,432	1,179	5,176	647	1,632	204
56	19,720	2,465	10,056	1,257	5,520	690	1,744	218
57	20,968	2,621	10,696	1,337	5,872	734	1,848	231
58	22,208	2,776	11,328	1,416	6,216	777	1,960	245
59	23,824	2,978	12,152	1,519	6,672	834	2,104	263
60	25,184	3,148	12,840	1,605	7,048	881	2,224	278

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD16,000/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	26,664	3,333	13,600	1,700	7,464	933	2,352	294
62	28,584	3,573	14,576	1,822	8,000	1,000	2,520	315
63	31,072	3,884	15,848	1,981	8,704	1,088	2,744	343
64	33,936	4,242	17,304	2,163	9,504	1,188	3,000	375
65	36,544	4,568	18,640	2,330	10,232	1,279	3,224	403
66	39,816	4,977	20,304	2,538	11,152	1,394	3,512	439
67	42,112	5,264	21,480	2,685	11,792	1,474	3,720	465
68	44,000	5,500	22,440	2,805	12,320	1,540	3,888	486
69	46,288	5,786	23,608	2,951	12,960	1,620	4,088	511
70	48,632	6,079	24,800	3,100	13,616	1,702	4,296	537
71	51,824	6,478	26,432	3,304	14,512	1,814	4,576	572
72	54,832	6,854	27,968	3,496	15,352	1,919	4,840	605
73	57,280	7,160	29,216	3,652	16,040	2,005	5,056	632
74	60,736	7,592	30,976	3,872	17,008	2,126	5,360	670
75	63,912	7,989	32,592	4,074	17,896	2,237	5,640	705
76	66,656	8,332	33,992	4,249	18,664	2,333	5,888	736
77	69,216	8,652	35,304	4,413	19,384	2,423	6,112	764
78	71,296	8,912	36,360	4,545	19,960	2,495	6,296	787
79	73,688	9,211	37,584	4,698	20,632	2,579	6,504	813
80	75,728	9,466	38,624	4,828	21,200	2,650	6,688	836
81*	78,192	9,774	39,880	4,985	21,896	2,737	6,904	863
82*	79,984	9,998	40,792	5,099	22,392	2,799	7,064	883
83*	81,280	10,160	41,456	5,182	22,760	2,845	7,176	897
84*	82,976	10,372	42,320	5,290	23,232	2,904	7,328	916
85*	84,016	10,502	42,848	5,356	23,528	2,941	7,416	927
86*	85,448	10,681	43,576	5,447	23,928	2,991	7,544	943
87*	86,760	10,845	44,248	5,531	24,296	3,037	7,664	958
88*	88,192	11,024	44,976	5,622	24,696	3,087	7,784	973
89*	89,616	11,202	45,704	5,713	25,096	3,137	7,912	989
90*	91,056	11,382	46,440	5,805	25,496	3,187	8,040	1,005
91*	92,760	11,595	47,304	5,913	25,976	3,247	8,192	1,024
92*	94,184	11,773	48,032	6,004	26,368	3,296	8,320	1,040
93*	95,360	11,920	48,632	6,079	26,704	3,338	8,424	1,053
94*	97,048	12,131	49,496	6,187	27,176	3,397	8,568	1,071
95*	97,832	12,229	49,896	6,237	27,392	3,424	8,640	1,080
96*	99,784	12,473	50,888	6,361	27,936	3,492	8,808	1,101
97*	100,960	12,620	51,488	6,436	28,272	3,534	8,912	1,114
98*	102,520	12,815	52,288	6,536	28,704	3,588	9,056	1,132
99*	103,832	12,979	52,952	6,619	29,072	3,634	9,168	1,146

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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.
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Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	4,936	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	5,072	634	2,584	323	1,424	178	448	56
23	5,184	648	2,640	330	1,448	181	456	57
24	5,680	710	2,896	362	1,592	199	504	63
25	5,816	727	2,968	371	1,632	204	512	64
26	6,056	757	3,088	386	1,696	212	536	67
27	6,544	818	3,336	417	1,832	229	576	72
28	6,784	848	3,456	432	1,896	237	600	75
29	7,040	880	3,592	449	1,968	246	624	78
30	7,096	887	3,616	452	1,984	248	624	78
31	7,168	896	3,656	457	2,008	251	632	79
32	7,416	927	3,784	473	2,080	260	656	82
33	7,664	958	3,912	489	2,144	268	680	85
34	7,776	972	3,968	496	2,176	272	688	86
35	8,024	1,003	4,096	512	2,248	281	712	89
36	8,272	1,034	4,216	527	2,320	290	728	91
37	8,272	1,034	4,216	527	2,320	290	728	91
38	8,408	1,051	4,288	536	2,352	294	744	93
39	8,408	1,051	4,288	536	2,352	294	744	93
40	8,648	1,081	4,408	551	2,424	303	760	95
41	9,096	1,137	4,640	580	2,544	318	800	100
42	9,408	1,176	4,800	600	2,632	329	832	104
43	9,920	1,240	5,056	632	2,776	347	872	109
44	10,264	1,283	5,232	654	2,872	359	904	113
45	11,160	1,395	5,688	711	3,128	391	984	123
46	11,688	1,461	5,960	745	3,272	409	1,032	129
47	12,440	1,555	6,344	793	3,480	435	1,096	137
48	12,832	1,604	6,544	818	3,592	449	1,136	142
49	13,424	1,678	6,848	856	3,760	470	1,184	148
50	14,000	1,750	7,144	893	3,920	490	1,240	155
51	14,808	1,851	7,552	944	4,144	518	1,304	163
52	15,216	1,902	7,760	970	4,264	533	1,344	168
53	16,296	2,037	8,312	1,039	4,560	570	1,440	180
54	16,976	2,122	8,656	1,082	4,752	594	1,496	187
55	17,384	2,173	8,864	1,108	4,864	608	1,536	192
56	18,344	2,293	9,352	1,169	5,136	642	1,616	202
57	19,552	2,444	9,968	1,246	5,472	684	1,728	216
58	20,928	2,616	10,672	1,334	5,856	732	1,848	231
59	22,280	2,785	11,360	1,420	6,240	780	1,968	246
60	23,632	2,954	12,056	1,507	6,616	827	2,088	261

Effective from 15 July 2025
Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD25,000/USD3,125) (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	25,064	3,133	12,784	1,598	7,016	877	2,216	277
62	26,824	3,353	13,680	1,710	7,512	939	2,368	296
63	29,280	3,660	14,936	1,867	8,200	1,025	2,584	323
64	31,992	3,999	16,312	2,039	8,960	1,120	2,824	353
65	34,080	4,260	17,384	2,173	9,544	1,193	3,008	376
66	37,296	4,662	19,024	2,378	10,440	1,305	3,296	412
67	39,416	4,927	20,104	2,513	11,040	1,380	3,480	435
68	41,224	5,153	21,024	2,628	11,544	1,443	3,640	455
69	43,464	5,433	22,168	2,771	12,168	1,521	3,840	480
70	45,632	5,704	23,272	2,909	12,776	1,597	4,032	504
71	48,576	6,072	24,776	3,097	13,600	1,700	4,288	536
72	51,312	6,414	26,168	3,271	14,368	1,796	4,528	566
73	53,968	6,746	27,520	3,440	15,112	1,889	4,768	596
74	56,920	7,115	29,032	3,629	15,936	1,992	5,024	628
75	59,968	7,496	30,584	3,823	16,792	2,099	5,296	662
76	62,496	7,812	31,872	3,984	17,496	2,187	5,520	690
77	65,016	8,127	33,160	4,145	18,208	2,276	5,744	718
78	66,896	8,362	34,120	4,265	18,728	2,341	5,904	738
79	69,112	8,639	35,248	4,406	19,352	2,419	6,104	763
80	70,984	8,873	36,200	4,525	19,872	2,484	6,264	783
81*	73,464	9,183	37,464	4,683	20,568	2,571	6,488	811
82*	75,008	9,376	38,256	4,782	21,000	2,625	6,624	828
83*	76,152	9,519	38,840	4,855	21,320	2,665	6,728	841
84*	77,720	9,715	39,640	4,955	21,760	2,720	6,864	858
85*	78,712	9,839	40,144	5,018	22,040	2,755	6,952	869
86*	79,984	9,998	40,792	5,099	22,392	2,799	7,064	883
87*	81,280	10,160	41,456	5,182	22,760	2,845	7,176	897
88*	82,704	10,338	42,176	5,272	23,160	2,895	7,304	913
89*	84,272	10,534	42,976	5,372	23,600	2,950	7,440	930
90*	85,408	10,676	43,560	5,445	23,912	2,989	7,544	943
91*	86,984	10,873	44,360	5,545	24,352	3,044	7,680	960
92*	88,112	11,014	44,936	5,617	24,672	3,084	7,784	973
93*	89,560	11,195	45,672	5,709	25,080	3,135	7,912	989
94*	91,112	11,389	46,464	5,808	25,512	3,189	8,048	1,006
95*	91,968	11,496	46,904	5,863	25,752	3,219	8,120	1,015
96*	93,688	11,711	47,784	5,973	26,232	3,279	8,272	1,034
97*	94,680	11,835	48,288	6,036	26,512	3,314	8,360	1,045
98*	96,248	12,031	49,088	6,136	26,952	3,369	8,496	1,062
99*	97,392	12,174	49,672	6,209	27,272	3,409	8,600	1,075

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

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- The Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/USD6,250)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. Premiums stated below are based on the first year premium of the cover according to insured's current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will give you a written notice before each end of policy year regarding the actual premiums payable of the coming year.

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	3,856	482	1,968	246	1,080	135	344	43
5-18	3,576	447	1,824	228	1,000	125	312	39
19	3,656	457	1,864	233	1,024	128	320	40
20	3,656	457	1,864	233	1,024	128	320	40
21	3,656	457	1,864	233	1,024	128	320	40
22	3,960	495	2,016	252	1,112	139	352	44
23	4,056	507	2,072	259	1,136	142	360	45
24	4,424	553	2,256	282	1,240	155	392	49
25	4,528	566	2,312	289	1,264	158	400	50
26	4,728	591	2,408	301	1,320	165	416	52
27	5,112	639	2,608	326	1,432	179	448	56
28	5,304	663	2,704	338	1,488	186	472	59
29	5,496	687	2,800	350	1,536	192	488	61
30	5,544	693	2,824	353	1,552	194	488	61
31	5,600	700	2,856	357	1,568	196	496	62
32	5,792	724	2,952	369	1,624	203	512	64
33	5,992	749	3,056	382	1,680	210	528	66
34	6,064	758	3,096	387	1,696	212	536	67
35	6,264	783	3,192	399	1,752	219	552	69
36	6,456	807	3,296	412	1,808	226	568	71
37	6,456	807	3,296	412	1,808	226	568	71
38	6,560	820	3,344	418	1,840	230	576	72
39	6,560	820	3,344	418	1,840	230	576	72
40	6,760	845	3,448	431	1,896	237	600	75
41	7,096	887	3,616	452	1,984	248	624	78
42	7,344	918	3,744	468	2,056	257	648	81
43	7,752	969	3,952	494	2,168	271	688	86
44	8,016	1,002	4,088	511	2,248	281	704	88
45	8,704	1,088	4,440	555	2,440	305	768	96
46	9,128	1,141	4,656	582	2,552	319	808	101
47	9,712	1,214	4,952	619	2,720	340	856	107
48	10,016	1,252	5,112	639	2,808	351	888	111
49	10,472	1,309	5,344	668	2,936	367	928	116
50	10,936	1,367	5,576	697	3,064	383	968	121
51	11,560	1,445	5,896	737	3,240	405	1,024	128
52	11,880	1,485	6,056	757	3,328	416	1,048	131
53	12,712	1,589	6,480	810	3,560	445	1,120	140
54	13,256	1,657	6,760	845	3,712	464	1,168	146
55	13,560	1,695	6,912	864	3,800	475	1,200	150
56	14,312	1,789	7,296	912	4,008	501	1,264	158
57	15,264	1,908	7,784	973	4,272	534	1,344	168
58	16,320	2,040	8,320	1,040	4,568	571	1,440	180
59	17,384	2,173	8,864	1,108	4,864	608	1,536	192
60	18,448	2,306	9,408	1,176	5,168	646	1,632	204

Effective from 15 July 2025

Please read together with the "Notes" section.

Standard Premium Schedule for Add-on Plan

Deductible (HKD50,000/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	19,552	2,444	9,968	1,246	5,472	684	1,728	216
62	20,928	2,616	10,672	1,334	5,856	732	1,848	231
63	22,840	2,855	11,648	1,456	6,392	799	2,016	252
64	24,960	3,120	12,728	1,591	6,992	874	2,200	275
65	26,592	3,324	13,560	1,695	7,448	931	2,352	294
66	29,104	3,638	14,840	1,855	8,152	1,019	2,568	321
67	30,744	3,843	15,680	1,960	8,608	1,076	2,712	339
68	32,160	4,020	16,400	2,050	9,008	1,126	2,840	355
69	33,912	4,239	17,296	2,162	9,496	1,187	2,992	374
70	35,600	4,450	18,160	2,270	9,968	1,246	3,144	393
71	37,912	4,739	19,336	2,417	10,616	1,327	3,344	418
72	40,024	5,003	20,416	2,552	11,208	1,401	3,536	442
73	42,088	5,261	21,464	2,683	11,784	1,473	3,720	465
74	44,400	5,550	22,648	2,831	12,432	1,554	3,920	490
75	46,784	5,848	23,856	2,982	13,096	1,637	4,128	516
76	48,760	6,095	24,864	3,108	13,656	1,707	4,304	538
77	50,712	6,339	25,864	3,233	14,200	1,775	4,480	560
78	52,184	6,523	26,616	3,327	14,608	1,826	4,608	576
79	53,912	6,739	27,496	3,437	15,096	1,887	4,760	595
80	55,376	6,922	28,240	3,530	15,504	1,938	4,888	611
81*	57,312	7,164	29,232	3,654	16,048	2,006	5,064	633
82*	58,520	7,315	29,848	3,731	16,384	2,048	5,168	646
83*	59,400	7,425	30,296	3,787	16,632	2,079	5,248	656
84*	60,624	7,578	30,920	3,865	16,976	2,122	5,352	669
85*	61,400	7,675	31,312	3,914	17,192	2,149	5,424	678
86*	62,392	7,799	31,816	3,977	17,472	2,184	5,512	689
87*	63,408	7,926	32,336	4,042	17,752	2,219	5,600	700
88*	64,512	8,064	32,904	4,113	18,064	2,258	5,696	712
89*	65,736	8,217	33,528	4,191	18,408	2,301	5,808	726
90*	66,632	8,329	33,984	4,248	18,656	2,332	5,880	735
91*	67,848	8,481	34,600	4,325	19,000	2,375	5,992	749
92*	68,736	8,592	35,056	4,382	19,248	2,406	6,072	759
93*	69,864	8,733	35,632	4,454	19,560	2,445	6,168	771
94*	71,080	8,885	36,248	4,531	19,904	2,488	6,280	785
95*	71,736	8,967	36,584	4,573	20,088	2,511	6,336	792
96*	73,080	9,135	37,272	4,659	20,464	2,558	6,456	807
97*	73,856	9,232	37,664	4,708	20,680	2,585	6,520	815
98*	75,088	9,386	38,296	4,787	21,024	2,628	6,632	829
99*	75,976	9,497	38,744	4,843	21,272	2,659	6,712	839

Effective from 15 July 2025

USD1 = HKD8

Please read together with the "Notes" section.

* 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 Standard Premium Schedule applies to customers who apply for **Privilege Ultra Pearl Medical Plan**.
- The Standard Premium Schedule should be read along with the brochure and other relevant documents, which include additional information and important considerations about this product.
- 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. AIA shall assume full responsibility for the contracts of respective insurance plans.
- Citibank (Hong Kong) Limited is an appointed insurance agent for AIA International Limited (Incorporated in Bermuda with limited liability). 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. The Standard Premium Schedule is issued by AIA and is for distribution by Citibank (Hong Kong) Limited in Hong Kong only.
- "AIA", "AIA Hong Kong", "the Company", "We", "our" or "us" herein refers to AIA International Limited (Incorporated in Bermuda with limited liability).



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:

- 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.
- 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.



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.

