CTF Life
周大福人壽

"BetterCare"

Medical Insurance Plan

Health+ Series

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"BetterCare" Medical Insurance Plan

This Certified Plan is not available for new application. Existing policyholders shall renew their policies at the time of renewal subject to the applicable Terms and Benefits.

VHIS Certified Flexi Plan
(VHIS Plan Certification Number: F00021-01-000-03 / F00021-02-000-03 / F00021-03-000-03 / F00021-04-000-03 / F00021-05-000-03 / F00021-06-000-03)

Your future health depends on what you do today. It would be crucial to safeguard yourself with a comprehensive medical protection plan against medical inflation, short supply of public healthcare services, and insufficient medical protection after retirement or between job changes. In response to the **Voluntary Health Insurance Scheme** ("VHIS") launched by the Government, CTF Life has become the first batch of registered VHIS provider (Company registration number: 00028). We are proud to launch the **"BetterCare" Medical Insurance Plan** ("the plan") which is a **flexi-plan** certified by the Government under VHIS. It combines the advantages of VHIS with many additional benefits for coverage of you and your family. The **additional major medical benefit** protects you from unexpected medical expenses. It also guarantees renewal until age 100 giving you and your loved ones a peace of mind in the future.

Advantages of VHIS

- Covering unknown pre-existing conditions
- All-round cancer treatment protection (Cancer Treatment Protection)
- Tax deduction[1] (TAX −%)
- Guaranteed renewal up to age 100 (100)
- No lifetime benefit limit and deductible[2] ($)

Additional Advantages

- Major medical benefit
- No claim discount ($)
- Enhanced coverage of outpatient care before/after surgery or confinement[3]
- Compassionate death benefit and additional death benefit for organ donor[4] ($)

All-round Coverage for Medical Expenses

- Coverage of various expenses of hospitalisation such as **operating theatre charges, room and board, miscellaneous charges and attending doctor's visit fee**.
- Protection for **outpatient care before confinement or day case procedure[3], treatments and care[3] after discharge from hospital and day case procedure**, including home nursing, etc.
- **Major medical benefit** to provide an extra 80% additional benefit[#] for expenses that exceed the maximum limit of basic benefit
- In the unfortunate event of the insured person's death, **compassionate death benefit** and **additional death benefit for organ donor[4]** will be paid.

[#] Major medical benefit is subject to 20% coinsurance and maximum reimbursement of different benefit level. Please refer to the benefit schedule of different benefit levels for details.

No Lifetime Benefit Limit and Deductible[2]

This plan provides three different benefit levels without lifetime benefit limit and deductible[2]. The **annual benefit limit ranges from HKD 500,000 to HKD 700,000*** (according to your choice of benefit level). You can choose the most suitable medical protection level to meet your personal needs and prepare the best possible medical solution for you and your loved ones.

* Major medical benefit is an additional benefit and not included in the annual benefit limit. Please contact your financial consultant for the details of benefit limit in US dollars.

Guaranteed Renewal up to Age 100

Individuals aged between 15 days and age 80 are eligible to apply for this plan. Moreover, regardless of your health conditions in the future, the plan **guarantees renewal until age 100. Renewal premium will not be increased according to insured person's age after attaining age 70** which commits to provide a lifelong medical protection.

All-round Cancer Treatment Protection

Many suffers from cancer without preparation especially at a much younger age and their lives undergo unprecedented changes. In addition to the **coverage for surgical cancer treatments**, the plan also covers **expenses for non-surgical cancer treatments during confinement or at outpatient centres**, including radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy. We believe getting appropriate treatments will lead to better chances of recovery.

Covering Prescribed Diagnostic Imaging Tests

The plan offers coverage to the insured person for expenses of prescribed diagnostic imaging test incurred during confinement or at outpatient centres, including computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), etc.

Major Medical Benefit

Worrying about excess expenses that exceed benefit limits while getting medical treatments could be a huge burden for the patients. The plan provides **major medical benefit** (20% coinsurance) which is **additional benefit beyond the basic benefit for each policy year** and not included in the annual benefit limit. It helps you recuperate from illness with greater ease and peace. Please refer to the Benefit Schedule for details about the major medical benefit of respective benefit levels.

Covering Unknown Pre-existing Conditions

To give you an extra peace of mind, the plan covers unknown pre-existing conditions of which you were not aware and would not reasonably have been aware at the time of application. For details of waiting period and benefit amount, please refer to the policy terms and benefits.

The coverage also extends to congenital conditions which have manifested or been diagnosed after the insured person has attained age 8 or after. For details of pre-existing conditions, please refer to "Important Note" - "Pre-existing Conditions" section.

Tax Deduction for Extra Financial Ease

If you[1] or your family members[5] enrol in the plan, the eligible premiums paid[6] for the plan will be allowed for tax deduction each year. The **ceiling for annual deduction per insured person is HKD 8,000**, and there is **no cap on the number of family members[5]** that are eligible for tax deduction. You can, therefore, prepare the suitable medical protection for your loved ones with more affordable premiums through tax deduction.

Example 1:

The Insured Person	Annual Premium (HKD)	Premium Allowance for Tax Deduction (HKD)
Yourself	10,000	8,000
Wife	8,000	8,000
Son	3,000	3,000
Daughter	2,000	2,000
Total	**23,000**	**21,000**

Actual Tax Deduction Amount:
= HKD 21,000 x Marginal Tax Rate 17%* = **HKD 3,570**

Example 2:

The Insured Person	Annual Premium (HKD)	Premium Allowance for Tax Deduction (HKD)
Yourself	9,000	8,000
Wife	8,000	8,000
Son	10,000	8,000
Daughter	10,000	8,000
Total	**37,000**	**32,000**

Actual Tax Deduction Amount:
= HKD 32,000 x Marginal Tax Rate 17%* = **HKD 5,440**

* The above examples assume that the net taxable income reaches the designated level, and the actual tax deduction amount is calculated by applying the highest tax rate of 17%.

Upfront No-Claim Discount for Successful Applications

We offer no-claim discount to encourage you a healthy lifestyle. Unlike similar plans in the market, the plan provides an **annual premium discount up to maximum 16%**[#] immediately following successful new application until the first claim is made. Then an 8% discount is provided in the policy year following a claim, while a 0% discount applies to the policy years thereafter. If no claim is made for three consecutive policy years, the rate of no-claim discount will revert to 16%.

Example of no-claim discount
(Examples show how a claim would affect no-claim discount and assumes no claim is made for three consecutive years after such claim):

No-claim period	No-claim discount rate
After successful application and policy years thereafter until first claim is made	16%
1st policy year after a claim	8%
2nd policy year after a claim	0%
3rd policy year after a claim	0%
4th policy year after a claim and beyond until another claim is made	16%

[#] Medical services performed during day case procedure will **NOT affect the no-claim discount.**

Compassionate Death Benefit as Extra Care to Your Loved Ones

In the unfortunate event of the insured person's death, a maximum of HKD 30,000 as compassionate death benefit will be paid to the beneficiary. If, after the insured person's death, a major organ of the insured person is donated and transplanted legally, an additional compensation up to HKD 30,000[4] will be paid.

Value-added Services exclusive for CTF Life's Customers[7]

We offer a number of value-added services for our customers holding CTF Life medical insurance, to cater to their needs whether they are in Hong Kong or overseas.

Medical Value-added Service

To address your medical needs other than protection, this service renders you with one-stop medical services. It's including:

- ✓ Chinese and Western Medicine Cancer Treatment in mainland China and Case Management Services
- ✓ Claimable Amount Estimate Service
- ✓ Pre-authorization and Direct Billing Service
- ✓ Second Medical Opinion Service

For details, terms and condition of Medical Value-added Service, please refer to CTF Life website or contact your financial consultant.

Free Worldwide Emergency Assistance Services

Upon your enrolment of the plan, you will have access to free 24-hour worldwide emergency assistance for immediate support wherever you may be. The maximum benefit (per incident) reaches up to USD 1,000,000, including services of emergency evacuation or repatriation and delivery of mortal remains.

For details, please contact your financial consultant or call our Customer Service Hotline at 2866 8898 or Partnership Concierge Hotline at 3192 8333 (for CTF Life Partnership enquiry only), or browse the company website at www.ctflife.com.hk.

At-a-Glance Table

Basic Information	
Product core nature	Medical Protection Plan (Reimbursement) and VHIS Certified Plan - Flexi Plan
Product main objective	Reimburse the medical expenses incurred during hospital confinement
Issue Age (age on last birthday)	15 days to age 80
Coverage Period	Up to 100 years of age
Policy Currency	HKD / USD
Payment Mode	Monthly, semi-annual or annual payment
Eligible Applicants (The Insured Person)	Hong Kong residents (holder of a valid identity card issued by the Hong Kong SAR Government)

Benefit Schedule^

Benefit Items[8]	Benefit Limits (HKD)*		
VHIS Certified Plan Certification Number (Policy in HKD)	F00021-01-000-03	F00021-02-000-03	F00021-03-000-03
Benefit Level	1	2	3
Ward Class[9]	Ward	Semi-private room	Standard-private room
I. Basic Benefit			
a. Room and board (per day, maximum 180 days per Policy Year)	900	1,800	4,000
b. Miscellaneous charges (per policy year)	14,000	16,000	24,000
c. Attending doctor's visit fee (per day, maximum 180 days per Policy Year)	800	1,600	3,800
d. Specialist's fee[3] (per Policy Year)	4,500	5,500	10,000
e. Intensive care (per day, maximum 30 days per Policy Year)	4,500	5,500	10,000
f. Surgeon's fee (per surgery, subject to surgical category for the surgery procedure in the Schedule of Surgical Procedures. For details, please refer to the Schedule of Surgical Procedures of the policy; Day Case Procedure (i.e. Outpatient Procedure) included)	Complex 50,000	Complex 63,000	Complex 84,000
	Major 25,000	Major 30,000	Major 40,000
	Intermediate 12,500	Intermediate 15,000	Intermediate 25,000
	Minor 5,000	Minor 6,000	Minor 8,000
g. Anaesthetist's fee	35% of Surgeon's fee payable[10]		
h. Operating theatre charges	35% of Surgeon's fee payable[10]		
i. Prescribed diagnostic imaging tests[3,11] (per Policy Year)	20,000 Subject to 30% coinsurance[2]	25,000 Subject to 30% coinsurance[2]	30,000 Subject to 30% coinsurance[2]
j. Prescribed non-surgical cancer treatments[12] (per Policy Year)	100,000	120,000	150,000

Benefit Items[8]	Benefit Limits (HKD)*		
k. Pre- and post-confinement / day case procedure outpatient care[3] (per visit) - 1 prior outpatient visit or Emergency consultation per Confinement / Day Case Procedure - 5 follow-upoutpatient visits per Confinement / Day Case Procedure within 90 days after discharge from Hospital or completion of Day Case Procedure	600 5,000 per Policy Year	700 6,000 per Policy Year	800 7,000 per Policy Year
l. Psychiatric treatment[13] (per Policy Year)	50,000	55,000	60,000
II. Additional Benefits			
a. Hospitalisation companion bed (per day, maximum 30 days per Policy Year)	200	350	500
b. Daily home nursing[3] (per visit) - 1 visit per day within 90 days after discharge from Hospital or completion of Day Case Procedure - Maximum 30 visits per Policy Year	400	700	1,000
c. Major Medical Benefit[9] Maximum reimbursement per Policy Year	100,000	168,000	338,000
Coinsurance[2]	20% (i.e. reimbursement percentage of 80%)		
i. Room and board (per day, excess Expenses under basic benefit (a) room and board x reimbursement percentage starting from 181st day of confinement per Policy Year)	900	1,800	4,000
ii. Miscellaneous charges	Excess Expenses under basic benefit (b) miscellaneous charges x reimbursement percentage		
iii. Attending doctor's visit fee (per day Excess Expenses under basic benefit (c) attending doctor's visit fee x reimbursement percentage starting from 181st day of confinement per Policy Year)	800	1,600	3,800
iv. Specialist's fee[3]	Excess Expenses under basic benefit (d) Specialist's fee x reimbursement percentage		
v. Intensive care (per day, excess Expenses under basic benefit (e) intensive care x reimbursement percentage starting from 31st day of Confinement per Policy Year)	4,500	5,500	10,000
vi. Surgeon's fee (subject to surgical category for the surgery / procedure in the Schedule of Surgical Procedures; Day Case Procedure (i.e. Outpatient Procedure) included)	Excess Expenses under basic benefit (f) Surgeon's fee x reimbursement percentage		
vii. Anaesthetist's fee	Excess Expenses under basic benefit (g) Anaesthetist's fee x reimbursement percentage		
viii. Operating theatre charges	Excess Expenses under basic benefit (h) operating theatre charges x reimbursement percentage		

Benefit Items[8]	Benefit Limits (HKD)*		
ix. Hospital companion bed (starting from 31st day of Confinement per Policy Year)	Excess Expenses under additional benefit (a) hospital companion bed x reimbursement percentage		
x. Daily home nursing[3] (per visit, 1 visit per day, Excess Expenses under additional benefit (b) daily home nursing x reimbursement percentage (payable for the 31st – 90th visits within 90 days after discharge from Hospital or completion of Day Case Procedure)	400	700	1,000
d. Compassionate death benefit	20,000	25,000	30,000
e. Additional death benefit for organ donor[4]	20,000	25,000	30,000
Other Limits			
Annual Benefit Limit for all benefit items of I) basic benefits and items (a) – (b) of II) additional benefits under this Benefit Schedule	500,000	600,000	700,000
Lifetime Benefit Limit for all benefit items under this Benefit Schedule	N/A		

^ Please contact your financial consultant for the Benefit Schedule in US dollars.

* Before receiving any medical services, the policy holder may request the Company to provide an estimate on the amount that may be claimed, provided that the policy holder shall provide the estimated fees to be incurred as furnished by the hospital and/or attending registered medical practitioner. The Company's estimate is for reference only, and the actual amount claimable shall be subject to the final expenses as evidenced. For details, please refer to the policy terms and benefits.

The product information in this document does not contain the full terms of the plan and the full terms can be found in the policy document.

This plan may be purchased as a standalone plan without bundling with other type(s) of insurance product. You are required to read the relevant product brochure, the policy provisions and the illustrations presented by your licensed insurance intermediary in order to fully understand the details of the definitions, charges, product features, exclusions, and conditions of payment of claims, etc. plus complete terms and conditions.

Notes:

1. Tax deduction is only applicable to the policy holder who holds a valid identity card issued by the Hong Kong SAR Government.
2. There is no deductible for this plan, but designated benefit items are subject to coinsurance, including the 30% coinsurance which must be borne by the policy holder for prescribed diagnostic imaging tests and 20% coinsurance which must be bore by the policy holder for major medical benefit.
3. The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or registered medical practitioner.
4. This benefit is payable in addition to "compassionate death benefit".
5. Eligible family members refer to your spouse and child; or your and your spouse's parent, grandparent, brother or sister. The eligibility of the eligible family members is subject to the prevailing administrative rules of the Company.
6. Eligible premiums paid for the plan will be allowed for tax deduction each year. The ceiling for annual deduction per insured person is HKD 8,000.
7. Medical Value-added Service and Free Worldwide Emergency Assistance Services are provided by the third party service provider and does not constitute part of this Plan. Chow Tai Fook Life Insurance Company Limited reserve the right to change the details, terms and conditions of Medical Value-added Service and Free Worldwide Emergency Assistance Service without prior notice and assumes no responsibility of the services provided by the third-party service provider. These services do not require additional premium. For details, terms and conditions of Medical Value-added Service, please refer to CTF Life website or contact your financial consultant.
8. Unless otherwise specified, eligible expenses incurred in respect of the same item shall not be recoverable under more than one benefit item in the benefit schedule.
9. If the insured person is confined in a ward class higher than his/her entitled ward class, the eligible reimbursement percentage of the major medical benefit will be reduced as followed:

Insured Person's entitled ward class of Hospital accommodation	Actual ward class of Hospital accommodation occupied by the Insured Person during Confinement	Coinsurance (corresponding reimbursement percentage)
Ward	Semi-Private Room	50%(50%)
	Standard Private Room or above	75%(25%)
Semi-private room	Standard Private Room	50%(50%)
	Above Standard Private Room	75%(25%)
Standard-private room	Above Standard Private Room	50%(50%)

10. The percentage here applies to the surgeon's fee actually payable or the benefit limit for the surgeon's fee according to the surgical categorization, whichever is the lower.
11. Prescribed diagnostic imaging tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined, and PET-MRT combined.
12. Prescribed non-surgical cancer treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.
13. If the insured person receives psychiatric treatments during confinement in Hong Kong, the expenses in entirety shall be payable under this benefit item if the confinement is initially for the purpose of psychiatric treatments. If the confinement initially is not for the purpose of psychiatric treatment, the expenses in entirety shall be payable under other benefit items of the plan.

Important Notice

1. Cooling Off Right

If you wish to exercise your cooling-off right, you can cancel the policy and obtain a refund of premium and levy paid by giving a written notice to us. Such notice must be signed by you and submitted to our office at 7/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon within 21 calendar days immediately following the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative (whichever is the earlier). The Cooling-off Notice should inform you of the availability of the policy and expiry date of the cooling-off period.

2. Key Product Risks

i. Non-payment of Premium
If there is any non-payment of premiums on or before the end of the grace period of thirty-one (31) days from its due date, the plan will automatically be terminated, and you will lose your protection under the plan.

ii. Policy Termination
We have the right to terminate the policy before the policy's maturity date if any premium remains in default at the end of the grace period.
Subject to the terms and benefits of this plan, we will guarantee to renew this plan for one (1) Policy Year (without further evidence of insurability from the Insured Person) on each policy anniversary on the condition you pay the premium at the prevailing premium rate at the time of the plan's Renewal.
The key items of policy termination are listed above. Please refer to the policy provisions for the full list of policy termination.

iii. Inflation Risk
When you review the benefits shown in the benefit illustrations, please note that the cost of living in the future is likely to be higher than it is today due to inflation. In that case, you will receive less in real terms even if we meet all our contractual obligations under the policy.

iv. Other Key Product Risks
- "BetterCare" Medical Insurance Plan is issued in Hong Kong dollars or US dollars. You can specify the policy currency at the time of application. Policy currency cannot be altered once the policy has been issued.
- The premiums received by us in a currency different from your policy currency or the bill of medical expenses in a currency different from your policy currency, will be converted to the policy currency at the prevailing exchange rate determined by us from time to time with reference to market rates. All monies payable under your policy will be paid in Hong Kong dollars, or in the policy currency upon your request. The amount payable by us in a currency different from your policy currency will be converted at the opening indicative counter exchange selling rate published by The Hong Kong Association of Banks in respect of that foreign currency for the date on which the amount payable is settled by us. If such rate is not available on the date concerned, reference shall be made to the rate as soon as it is available afterwards. If no such rate exists, we shall convert the foreign currency at the rate certified as appropriate by our bankers which shall be deemed to be final and binding. Therefore it may be subject to foreign exchange risks in the process of currency conversion.
- "BetterCare" Medical Insurance Plan is an insurance policy issued by us. The insurance benefits are subject to the company's credit risks.

3. General Exclusions

This plan shall not cover any benefits in relation to or arising from the following expenses:
- Expenses incurred for treatments, procedures, medications, tests or services which are not medically necessary;
- Expenses incurred for the whole or part of the confinement solely for the purpose of diagnostic procedures or allied health services;
- Expenses arising from Human Immunodeficiency Virus ("HIV") and its related Disability, which is contracted or occurs before the policy effective date;
- Expenses incurred for medical services upon 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;
- Expenses incurred for beautification or cosmetic purposes, prophylactic treatment or preventive care, correcting visual acuity or refractive errors that can be corrected by fitting of spectacles or contact lens, dental treatment and oral and maxillofacial procedures, maternity conditions and its complications, durable medical equipment or appliances, experimental or unproven medical technology or procedure in accordance with the common standard, or not approved by the recognised authority, congenital condition(s) before the age of eight years;
- Expenses incurred for traditional Chinese medicine treatment;
- Eligible Expenses which have been reimbursed under any law, or medical program or insurance policy provided by any government, company or other third party;
- Expenses incurred for treatment arising from war (declared or undeclared), civil war, invasion, acts of foreign enemies, hostilities, rebellion, revolution, insurrection, or military or usurped power.

The above listed items are for reference only. Please refer to the policy terms and benefits for the full list of exclusions.

4. Pre-existing Conditions

For the avoidance of doubt, the Company shall not have the right to re-underwrite or terminate these terms and benefits where the Policy Holder and/or Insured Person was not aware and would not be reasonably have been aware of the Pre-existing Condition(s) at the time of submission of Application (including any updates of and changes to the required information if so requested by the Company). Pre-existing conditions shall mean, in respect of the insured person, any sickness, disease, injury, physical, mental or medical condition or physiological degradation, including congenital condition, that has existed prior to the policy effective date. An ordinary prudent person shall be reasonably aware of a pre-existing condition, where

(a) it has been diagnosed;
(b) it has manifested clear and distinct signs or symptoms; or
(c) medical advice or treatment has been sought, recommended or received.

If the policy holder or the insured person is requested but fails to disclose to the Company upon submission of application (including any updates of and changes to the required information, if so requested by the Company), that the insured person is suffering from a pre-existing condition, and such pre-existing condition has been treated or diagnosed or has manifested signs or symptoms of which the policy holder or the insured person is aware or should have reasonably been aware of at the time of submission of application (including any updates of and changes to the required information, if so requested by the Company), the Company has the right to declare these terms and benefits void, demand repayment of any benefits paid and/or refuse to provide coverage under these terms and benefits. In such event, the Company shall refund the premium. The burden of proving the above shall rest with the Company.

5. Coverage Period

If the Policy Holder submits the application of this plan and is approved by the Company, the Insured Person will entitle the full coverage immediately in the first Policy Year. Please refer to the policy terms and benefits of the plan for details.

6. Premium Adjustment and Product Features Revision

i. Premium Adjustment
In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary. During the review, we may consider factors including but not limited to the following:
- claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision
- historical investment returns and the future outlook of the product's backing asset
- policy surrenders and lapses
- expenses directly related to the policy and indirect expenses allocated to this product

ii. Product Features Revision
In addition to the latest terms and benefits announced by the Health Bureau from time to time, we may also update the terms and benefits, which will not be less favourable than the original terms and benefits. We will issue a written notice to inform you if there is any revision in advance upon policy Renewal or before the end of a Policy Year. You can also browse the company website at www.ctflife.com.hk for the latest product information.

7. Eligible Medical Benefit Expenses

Claims of eligible medical benefit expenses must comply with the principles of **"Reasonable and Customary Charges"** and **"Medically Necessary"**. For details, please refer to the Standard Plan Terms and Benefits, which are from time to time published and subject to regular review by the Government. The Company reserves the right to make any discretionary adjustment for claim settlement based on the above principles. You can browse the Standard Plan Terms and Benefits by clicking the following link: https://www.vhis.gov.hk/doc/en/information_centre/e_standard_plan_template.pdf

8. Claim Procedure

If you wish to make a claim, you must notify us in writing and send us the appropriate forms or relevant proof within 90 days of the date on which you are discharged from the hospital, or (where there is no confinement) the date on which the relevant medical service is performed and completed. You can browse the company website at www.ctflife.com.hk ("Claims Support" section) to download the appropriate claim forms or get the appropriate claim forms from your financial consultant or call the CTF Life customer service hotline on 2866 8898.

The information in this document is intended as a general summary for your reference only and does not constitute financial, investment or taxation advice or advice of whatsoever kind. You are recommended to seek professional advice from your independent advisors if you find it necessary. Please refer to the policy provision for the full terms and benefits.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or a solicitation to buy or provision of any of our products outside Hong Kong. Chow Tai Fook Life Insurance Company Limited hereby declares that it has no intention to offer to sell, to solicit to buy or to provide any of its products in any jurisdiction other than Hong Kong in which such offer to sell or solicitation to buy or provision of any product of Chow Tai Fook Life Insurance Company Limited is illegal under the laws of that jurisdiction.

A person who is not a party to the policy (including but not limited to the Insured Person and the Beneficiary) has no right to enforce any terms of the policy. The Contracts (Rights of Third Parties) Ordinance does not apply to the policy nor any document issued pursuant to the policy.

"BetterCare" Medical Insurance Plan – Basic Plan[1,2,3] (Currency: HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
0	6,865.48	5,378.57	11,829.76	9,258.33	20,996.43	14,432.14
1	6,865.48	5,378.57	11,829.76	9,258.33	20,996.43	14,432.14
2	6,865.48	5,378.57	11,829.76	9,258.33	20,996.43	14,432.14
3	6,865.48	5,378.57	11,829.76	9,258.33	20,996.43	14,432.14
4	6,865.48	5,378.57	11,829.76	9,258.33	20,996.43	14,432.14
5	4,226.19	3,915.48	6,808.33	6,008.33	12,163.10	10,648.81
6	4,226.19	3,915.48	6,808.33	6,008.33	12,163.10	10,648.81
7	4,226.19	3,915.48	6,808.33	6,008.33	12,163.10	10,648.81
8	4,226.19	3,915.48	6,808.33	6,008.33	12,163.10	10,648.81
9	4,226.19	3,915.48	6,808.33	6,008.33	12,163.10	10,648.81
10	3,803.57	3,754.76	6,129.76	5,763.10	10,944.05	10,221.43
11	3,784.52	3,748.81	6,091.67	5,757.14	10,879.76	10,213.10
12	3,780.95	3,757.14	6,090.48	5,767.86	10,876.19	10,232.14
13	3,801.19	3,773.81	6,120.24	5,791.67	10,930.95	10,275.00
14	3,840.48	3,800.00	6,185.71	5,833.33	11,045.24	10,342.86
15	3,901.19	3,836.90	6,280.95	5,885.71	11,221.43	10,436.90
16	3,957.14	3,958.33	6,380.95	6,080.95	11,464.29	10,898.81
17	4,026.19	4,117.86	6,500.00	6,333.33	11,765.48	11,500.00
18	4,107.14	4,309.52	6,642.86	6,640.48	12,133.33	12,242.86
19	4,200.00	4,536.90	6,809.52	7,003.57	12,563.10	13,121.43
20	4,308.33	4,801.19	6,997.62	7,423.81	13,051.19	14,141.67
21	4,408.33	4,990.48	7,169.05	7,789.29	13,373.81	14,778.57
22	4,517.86	5,180.95	7,352.38	8,173.81	13,680.95	15,379.76
23	4,630.95	5,373.81	7,544.05	8,573.81	13,973.81	15,945.24
24	4,753.57	5,564.29	7,746.43	8,995.24	14,252.38	16,478.57
25	4,880.95	5,753.57	7,957.14	9,434.52	14,515.48	16,975.00
26	5,015.48	5,982.14	8,200.00	9,866.67	14,938.10	17,690.48
27	5,158.33	6,223.81	8,463.10	10,309.52	15,401.19	18,453.57
28	5,307.14	6,478.57	8,736.90	10,764.29	15,908.33	19,267.86
29	5,464.29	6,744.05	9,032.14	11,228.57	16,459.52	20,132.14
30	5,625.00	7,022.62	9,341.67	11,700.00	17,053.57	21,044.05
31	5,746.43	7,244.05	9,567.86	12,163.10	17,448.81	21,873.81
32	5,859.52	7,453.57	9,779.76	12,629.76	17,807.14	22,709.52
33	5,965.48	7,652.38	9,975.00	13,097.62	18,129.76	23,548.81
34	6,061.90	7,841.67	10,153.57	13,567.86	18,411.90	24,392.86
35	6,146.43	8,019.05	10,319.05	14,041.67	18,658.33	25,245.24
36	6,292.86	8,280.95	10,577.38	14,480.95	19,151.19	26,070.24
37	6,452.38	8,567.86	10,858.33	14,910.71	19,696.43	26,889.29
38	6,625.00	8,875.00	11,161.90	15,329.76	20,298.81	27,704.76
39	6,809.52	9,207.14	11,484.52	15,740.48	20,957.14	28,515.48
40	7,010.71	9,557.14	11,829.76	16,136.90	21,671.43	29,322.62
41	7,241.67	9,858.33	12,196.43	16,580.95	22,458.33	30,186.90
42	7,490.48	10,157.14	12,585.71	17,030.95	23,308.33	31,069.05
43	7,758.33	10,454.76	12,997.62	17,485.71	24,217.86	31,966.67
44	8,048.81	10,748.81	13,432.14	17,946.43	25,188.10	32,880.95
45	8,355.95	11,041.67	13,888.10	18,420.24	26,222.62	33,811.90
46	8,671.43	11,357.14	14,389.29	18,992.86	27,236.90	34,795.24
47	9,002.38	11,678.57	14,920.24	19,608.33	28,288.10	35,803.57
48	9,352.38	12,007.14	15,477.38	20,264.29	29,371.43	36,842.86
49	9,713.10	12,338.10	16,070.24	20,957.14	30,490.48	37,908.33
50	10,095.24	12,677.38	16,688.10	21,691.67	31,644.05	39,002.38

"BetterCare" Medical Insurance Plan – Basic Plan[1,2,3] (Currency: HKD)

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
51	10,541.67	13,048.81	17,413.10	22,166.67	32,959.52	40,107.14
52	11,023.81	13,433.33	18,197.62	22,585.71	34,353.57	41,235.71
53	11,540.48	13,830.95	19,034.52	22,942.86	35,825.00	42,382.14
54	12,088.10	14,246.43	19,926.19	23,244.05	37,370.24	43,555.95
55	12,673.81	14,676.19	20,873.81	23,482.14	38,996.43	44,751.19
56	13,322.62	15,097.62	21,941.67	24,014.29	40,944.05	46,086.90
57	14,019.05	15,526.19	23,086.90	24,607.14	43,048.81	47,484.52
58	14,757.14	15,966.67	24,308.33	25,253.57	45,317.86	48,942.86
59	15,541.67	16,409.52	25,607.14	25,961.90	47,741.67	50,461.90
60	16,371.43	16,861.90	26,985.71	26,726.19	50,325.00	52,045.24
61	17,590.48	17,646.43	28,995.24	28,019.05	54,671.43	55,089.29
62	18,975.00	18,551.19	31,267.86	29,525.00	59,707.14	58,664.29
63	20,519.05	19,569.05	33,803.57	31,247.62	65,433.33	62,767.86
64	22,221.43	20,703.57	36,604.76	33,180.95	71,855.95	67,398.81
65	24,086.90	21,954.76	39,667.86	35,332.14	78,969.05	72,561.90
66	25,340.48	22,864.29	42,071.43	37,173.81	84,315.48	76,795.24
67	26,491.67	23,741.67	44,426.19	39,054.76	89,535.71	81,071.43
68	27,547.62	24,579.76	46,741.67	40,975.00	94,628.57	85,392.86
69	28,508.33	25,380.95	49,010.71	42,933.33	99,596.43	89,759.52
70	29,367.86	26,151.19	51,233.33	44,935.71	104,434.52	94,169.05
71-99	30,103.57	26,801.19	52,511.90	46,058.33	107,045.24	96,523.81
Entry Age: 65 - 70	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
65	28,904.28	26,345.71	47,601.43	42,398.57	94,762.86	87,074.28
66	30,408.58	27,437.15	50,485.72	44,608.57	101,178.58	92,154.29
67	31,790.00	28,490.00	53,311.43	46,865.71	107,442.85	97,285.72
68	33,057.14	29,495.71	56,090.00	49,170.00	113,554.28	102,471.43
69	34,210.00	30,457.14	58,812.85	51,520.00	119,515.72	107,711.42
70	35,241.43	31,381.43	61,480.00	53,922.85	125,321.42	113,002.86
71-99	36,124.28	32,161.43	63,014.28	55,270.00	128,454.29	115,828.57
Entry Age: 71 - 75	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
71-99	42,145.00	37,521.67	73,516.66	64,481.66	149,863.34	135,133.33
Entry Age: 76-80	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
76-99	48,165.71	42,881.90	84,019.04	73,693.33	171,272.38	154,438.10

Remarks:

1. Premiums stated above are based on the current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary and will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
2. The annual standard premium of this premium table (HKD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly or semi-annual payment mode.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

3. This Standard Premium Schedule is for the renewal of existing policies only.

Effective Date: 23 November 2025

"BetterCare" Medical Insurance Plan – Rider[1,2,3] (Currency: HKD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
0	5,835.71	4,571.43	10,054.76	7,869.05	17,846.43	12,267.86
1	5,835.71	4,571.43	10,054.76	7,869.05	17,846.43	12,267.86
2	5,835.71	4,571.43	10,054.76	7,869.05	17,846.43	12,267.86
3	5,835.71	4,571.43	10,054.76	7,869.05	17,846.43	12,267.86
4	5,835.71	4,571.43	10,054.76	7,869.05	17,846.43	12,267.86
5	3,592.86	3,328.57	5,786.90	5,107.14	10,338.10	9,051.19
6	3,592.86	3,328.57	5,786.90	5,107.14	10,338.10	9,051.19
7	3,592.86	3,328.57	5,786.90	5,107.14	10,338.10	9,051.19
8	3,592.86	3,328.57	5,786.90	5,107.14	10,338.10	9,051.19
9	3,592.86	3,328.57	5,786.90	5,107.14	10,338.10	9,051.19
10	3,233.33	3,191.67	5,210.71	4,898.81	9,302.38	8,688.10
11	3,216.67	3,186.90	5,177.38	4,894.05	9,247.62	8,680.95
12	3,214.29	3,194.05	5,177.38	4,902.38	9,245.24	8,697.62
13	3,230.95	3,208.33	5,202.38	4,922.62	9,291.67	8,733.33
14	3,264.29	3,229.76	5,258.33	4,958.33	9,388.10	8,791.67
15	3,315.48	3,261.90	5,339.29	5,002.38	9,538.10	8,871.43
16	3,363.10	3,364.29	5,423.81	5,169.05	9,745.24	9,264.29
17	3,422.62	3,500.00	5,525.00	5,383.33	10,001.19	9,775.00
18	3,491.67	3,663.10	5,646.43	5,644.05	10,313.10	10,405.95
19	3,570.24	3,855.95	5,788.10	5,953.57	10,678.57	11,153.57
20	3,661.90	4,080.95	5,947.62	6,310.71	11,094.05	12,020.24
21	3,747.62	4,241.67	6,094.05	6,621.43	11,367.86	12,561.90
22	3,840.48	4,403.57	6,250.00	6,947.62	11,628.57	13,072.62
23	3,936.90	4,567.86	6,411.90	7,288.10	11,877.38	13,553.57
24	4,040.48	4,729.76	6,584.52	7,646.43	12,114.29	14,007.14
25	4,148.81	4,890.48	6,763.10	8,019.05	12,338.10	14,428.57
26	4,263.10	5,084.52	6,970.24	8,386.90	12,697.62	15,036.90
27	4,384.52	5,290.48	7,194.05	8,763.10	13,090.48	15,685.71
28	4,510.71	5,507.14	7,426.19	9,150.00	13,522.62	16,377.38
29	4,645.24	5,732.14	7,677.38	9,544.05	13,990.48	17,111.90
30	4,780.95	5,969.05	7,940.48	9,945.24	14,495.24	17,886.90
31	4,884.52	6,157.14	8,132.14	10,338.10	14,830.95	18,592.86
32	4,980.95	6,335.71	8,313.10	10,735.71	15,135.71	19,303.57
33	5,070.24	6,504.76	8,478.57	11,133.33	15,410.71	20,016.67
34	5,152.38	6,665.48	8,630.95	11,532.14	15,650.00	20,734.52
35	5,225.00	6,816.67	8,771.43	11,935.71	15,859.52	21,458.33
36	5,348.81	7,039.29	8,990.48	12,308.33	16,278.57	22,159.52
37	5,484.52	7,282.14	9,229.76	12,673.81	16,741.67	22,855.95
38	5,630.95	7,544.05	9,488.10	13,029.76	17,253.57	23,548.81
39	5,788.10	7,826.19	9,761.90	13,379.76	17,813.10	24,238.10
40	5,959.52	8,123.81	10,054.76	13,716.67	18,420.24	24,923.81
41	6,155.95	8,379.76	10,366.67	14,094.05	19,089.29	25,658.33
42	6,366.67	8,633.33	10,697.62	14,476.19	19,811.90	26,408.33
43	6,594.05	8,886.90	11,047.62	14,863.10	20,585.71	27,171.43
44	6,841.67	9,136.90	11,417.86	15,254.76	21,409.52	27,948.81
45	7,102.38	9,385.71	11,804.76	15,657.14	22,289.29	28,740.48
46	7,370.24	9,653.57	12,230.95	16,144.05	23,151.19	29,576.19
47	7,652.38	9,927.38	12,682.14	16,666.67	24,045.24	30,433.33
48	7,950.00	10,205.95	13,155.95	17,225.00	24,965.48	31,316.67
49	8,255.95	10,486.90	13,659.52	17,813.10	25,916.67	32,222.62
50	8,580.95	10,776.19	14,184.52	18,438.10	26,897.62	33,152.38

"BetterCare" Medical Insurance Plan – Rider[1,2,3] (Currency: HKD)

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
51	8,960.71	11,091.67	14,801.19	18,841.67	28,015.48	34,091.67
52	9,370.24	11,417.86	15,467.86	19,197.62	29,200.00	35,050.00
53	9,809.52	11,755.95	16,179.76	19,501.19	30,451.19	36,025.00
54	10,275.00	12,109.52	16,936.90	19,757.14	31,764.29	37,022.62
55	10,772.62	12,475.00	17,742.86	19,959.52	33,146.43	38,038.10
56	11,323.81	12,833.33	18,650.00	20,411.90	34,802.38	39,173.81
57	11,916.67	13,197.62	19,623.81	20,916.67	36,591.67	40,361.90
58	12,544.05	13,571.43	20,661.90	21,465.48	38,520.24	41,601.19
59	13,210.71	13,947.62	21,766.67	22,067.86	40,580.95	42,892.86
60	13,915.48	14,332.14	22,938.10	22,717.86	42,776.19	44,238.10
61	14,952.38	15,000.00	24,646.43	23,816.67	46,470.24	46,826.19
62	16,128.57	15,769.05	26,577.38	25,096.43	50,751.19	49,864.29
63	17,441.67	16,633.33	28,733.33	26,560.71	55,617.86	53,352.38
64	18,888.10	17,597.62	31,114.29	28,203.57	61,077.38	57,289.29
65	20,473.81	18,661.90	33,717.86	30,032.14	67,123.81	61,677.38
66	21,539.29	19,434.52	35,760.71	31,597.62	71,667.86	65,276.19
67	22,517.86	20,180.95	37,761.90	33,196.43	76,105.95	68,910.71
68	23,415.48	20,892.86	39,730.95	34,828.57	80,434.52	72,584.52
69	24,232.14	21,573.81	41,659.52	36,492.86	84,657.14	76,295.24
70	24,963.10	22,228.57	43,548.81	38,195.24	88,769.05	80,044.05
71-99	25,588.10	22,780.95	44,635.71	39,150.00	90,988.10	82,045.24
Entry Age: 65 - 70	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
65	24,568.57	22,394.28	40,461.43	36,038.57	80,548.57	74,012.86
66	25,847.15	23,321.42	42,912.85	37,917.14	86,001.43	78,331.43
67	27,021.43	24,217.14	45,314.28	39,835.72	91,327.14	82,692.85
68	28,098.58	25,071.43	47,677.14	41,794.28	96,521.42	87,101.42
69	29,078.57	25,888.57	49,991.42	43,791.43	101,588.57	91,554.29
70	29,955.72	26,674.28	52,258.57	45,834.29	106,522.86	96,052.86
71-99	30,705.72	27,337.14	53,562.85	46,980.00	109,185.72	98,454.29
Entry Age: 71 - 75	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
71-99	35,823.34	31,893.33	62,489.99	54,810.00	127,383.34	114,863.34
Entry Age: 76-80	**Annual Standard Premium**					
Attained Age	**Male**	**Female**	**Male**	**Female**	**Male**	**Female**
76-99	40,940.96	36,449.52	71,417.14	62,640.00	145,580.96	131,272.38

Remarks:

1. Premiums stated above are based on the current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary and will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
2. The annual standard premium of this premium table (HKD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly or semi-annual payment mode.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

3. This Standard Premium Schedule is for the renewal of existing policies only.

Effective Date: 23 November 2025

"BetterCare" Medical Insurance Plan – Basic Plan[1,2,3] (Currency: USD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
0	885.71	694.05	1,526.19	1,194.05	2,709.52	1,861.90
1	885.71	694.05	1,526.19	1,194.05	2,709.52	1,861.90
2	885.71	694.05	1,526.19	1,194.05	2,709.52	1,861.90
3	885.71	694.05	1,526.19	1,194.05	2,709.52	1,861.90
4	885.71	694.05	1,526.19	1,194.05	2,709.52	1,861.90
5	545.24	504.76	878.57	775.00	1,569.05	1,373.81
6	545.24	504.76	878.57	775.00	1,569.05	1,373.81
7	545.24	504.76	878.57	775.00	1,569.05	1,373.81
8	545.24	504.76	878.57	775.00	1,569.05	1,373.81
9	545.24	504.76	878.57	775.00	1,569.05	1,373.81
10	490.48	484.52	790.48	744.05	1,411.90	1,319.05
11	488.10	483.33	785.71	742.86	1,403.57	1,317.86
12	488.10	484.52	785.71	744.05	1,403.57	1,320.24
13	490.48	486.90	789.29	747.62	1,410.71	1,326.19
14	495.24	490.48	797.62	752.38	1,425.00	1,334.52
15	503.57	495.24	810.71	759.52	1,447.62	1,346.43
16	510.71	510.71	823.81	784.52	1,479.76	1,405.95
17	519.05	530.95	839.29	816.67	1,517.86	1,483.33
18	529.76	555.95	857.14	857.14	1,565.48	1,579.76
19	541.67	585.71	878.57	903.57	1,621.43	1,692.86
20	555.95	619.05	902.38	958.33	1,684.52	1,825.00
21	569.05	644.05	925.00	1,004.76	1,726.19	1,907.14
22	583.33	669.05	948.81	1,054.76	1,765.48	1,984.52
23	597.62	692.86	973.81	1,105.95	1,803.57	2,057.14
24	613.10	717.86	1,000.00	1,160.71	1,839.29	2,126.19
25	629.76	742.86	1,026.19	1,217.86	1,872.62	2,190.48
26	647.62	771.43	1,058.33	1,272.62	1,927.38	2,282.14
27	665.48	803.57	1,091.67	1,329.76	1,986.90	2,380.95
28	684.52	835.71	1,127.38	1,389.29	2,052.38	2,485.71
29	704.76	870.24	1,165.48	1,448.81	2,123.81	2,597.62
30	726.19	905.95	1,205.95	1,509.52	2,200.00	2,715.48
31	741.67	934.52	1,234.52	1,569.05	2,251.19	2,822.62
32	755.95	961.90	1,261.90	1,629.76	2,297.62	2,929.76
33	770.24	986.90	1,286.90	1,690.48	2,339.29	3,038.10
34	782.14	1,011.90	1,310.71	1,751.19	2,376.19	3,147.62
35	792.86	1,034.52	1,330.95	1,811.90	2,407.14	3,257.14
36	811.90	1,069.05	1,364.29	1,869.05	2,471.43	3,364.29
37	832.14	1,105.95	1,401.19	1,923.81	2,541.67	3,469.05
38	854.76	1,145.24	1,440.48	1,978.57	2,619.05	3,575.00
39	878.57	1,188.10	1,482.14	2,030.95	2,703.57	3,679.76
40	904.76	1,233.33	1,526.19	2,082.14	2,796.43	3,783.33
41	934.52	1,272.62	1,573.81	2,139.29	2,897.62	3,895.24
42	966.67	1,310.71	1,623.81	2,197.62	3,007.14	4,008.33
43	1,001.19	1,348.81	1,677.38	2,255.95	3,125.00	4,125.00
44	1,038.10	1,386.90	1,733.33	2,315.48	3,250.00	4,242.86
45	1,078.57	1,425.00	1,791.67	2,377.38	3,383.33	4,363.10
46	1,119.05	1,465.48	1,857.14	2,451.19	3,514.29	4,489.29
47	1,161.90	1,507.14	1,925.00	2,529.76	3,650.00	4,620.24
48	1,207.14	1,548.81	1,997.62	2,614.29	3,789.29	4,753.57
49	1,253.57	1,591.67	2,073.81	2,703.57	3,934.52	4,891.67
50	1,302.38	1,635.71	2,153.57	2,798.81	4,083.33	5,032.14

"BetterCare" Medical Insurance Plan – Basic Plan[1,2,3] (Currency: USD)

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
51	1,360.71	1,683.33	2,246.43	2,860.71	4,252.38	5,175.00
52	1,422.62	1,733.33	2,347.62	2,914.29	4,432.14	5,320.24
53	1,489.29	1,784.52	2,455.95	2,960.71	4,622.62	5,469.05
54	1,559.52	1,838.10	2,571.43	2,998.81	4,821.43	5,620.24
55	1,635.71	1,894.05	2,692.86	3,029.76	5,032.14	5,773.81
56	1,719.05	1,947.62	2,830.95	3,098.81	5,283.33	5,946.43
57	1,808.33	2,003.57	2,978.57	3,175.00	5,554.76	6,127.38
58	1,903.57	2,060.71	3,136.90	3,258.33	5,847.62	6,315.48
59	2,005.95	2,117.86	3,303.57	3,350.00	6,160.71	6,510.71
60	2,111.90	2,176.19	3,482.14	3,448.81	6,494.05	6,715.48
61	2,270.24	2,277.38	3,741.67	3,615.48	7,054.76	7,108.33
62	2,448.81	2,394.05	4,034.52	3,809.52	7,703.57	7,569.05
63	2,647.62	2,525.00	4,361.90	4,032.14	8,442.86	8,098.81
64	2,867.86	2,671.43	4,722.62	4,280.95	9,271.43	8,696.43
65	3,108.33	2,833.33	5,117.86	4,559.52	10,189.29	9,363.10
66	3,270.24	2,950.00	5,428.57	4,796.43	10,879.76	9,909.52
67	3,417.86	3,063.10	5,732.14	5,039.29	11,553.57	10,460.71
68	3,554.76	3,171.43	6,030.95	5,286.90	12,210.71	11,017.86
69	3,678.57	3,275.00	6,323.81	5,539.29	12,851.19	11,582.14
70	3,789.29	3,373.81	6,610.71	5,797.62	13,475.00	12,151.19
71-99	3,884.52	3,458.33	6,776.19	5,942.86	13,811.90	12,454.76
Entry Age: 65 - 70	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
65	3,730.00	3,400.00	6,141.43	5,471.42	12,227.15	11,235.72
66	3,924.29	3,540.00	6,514.28	5,755.72	13,055.71	11,891.42
67	4,101.43	3,675.72	6,878.57	6,047.15	13,864.28	12,552.85
68	4,265.71	3,805.72	7,237.14	6,344.28	14,652.85	13,221.43
69	4,414.28	3,930.00	7,588.57	6,647.15	15,421.43	13,898.57
70	4,547.15	4,048.57	7,932.85	6,957.14	16,170.00	14,581.43
71-99	4,661.42	4,150.00	8,131.43	7,131.43	16,574.28	14,945.71
Entry Age: 71 - 75	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
71-99	5,438.33	4,841.66	9,486.67	8,320.00	19,336.66	17,436.66
Entry Age: 76 - 80	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
76-99	6,215.23	5,533.33	10,841.90	9,508.58	22,099.04	19,927.62

Remarks:

1. Premiums stated above are based on the current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary and will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
2. The annual standard premium of this premium table (USD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly or semi-annual payment mode.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

3. This Standard Premium Schedule is for the renewal of existing policies only.

Effective Date: 23 November 2025

"BetterCare" Medical Insurance Plan – Rider[1,2,3] (Currency: USD)

Future premiums will be reviewed and adjusted annually if necessary to reflect continuous medical inflation and overall claim experience under this product. First year premium of the cover is based on the premiums stated below according to your current attained age, but cannot be regarded as the actual premiums payable by you in the future. We will inform policyowner about the actual premium payable for the coming year before the end of each policy year.

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
0	752.38	590.48	1,297.62	1,015.48	2,303.57	1,582.14
1	752.38	590.48	1,297.62	1,015.48	2,303.57	1,582.14
2	752.38	590.48	1,297.62	1,015.48	2,303.57	1,582.14
3	752.38	590.48	1,297.62	1,015.48	2,303.57	1,582.14
4	752.38	590.48	1,297.62	1,015.48	2,303.57	1,582.14
5	463.10	428.57	746.43	658.33	1,333.33	1,167.86
6	463.10	428.57	746.43	658.33	1,333.33	1,167.86
7	463.10	428.57	746.43	658.33	1,333.33	1,167.86
8	463.10	428.57	746.43	658.33	1,333.33	1,167.86
9	463.10	428.57	746.43	658.33	1,333.33	1,167.86
10	416.67	411.90	671.43	632.14	1,200.00	1,121.43
11	415.48	410.71	667.86	630.95	1,192.86	1,120.24
12	415.48	411.90	667.86	632.14	1,192.86	1,122.62
13	416.67	414.29	671.43	635.71	1,198.81	1,127.38
14	421.43	416.67	678.57	639.29	1,210.71	1,134.52
15	428.57	421.43	689.29	645.24	1,230.95	1,144.05
16	434.52	434.52	700.00	666.67	1,258.33	1,195.24
17	441.67	451.19	713.10	694.05	1,290.48	1,260.71
18	450.00	472.62	728.57	728.57	1,330.95	1,342.86
19	460.71	497.62	746.43	767.86	1,378.57	1,439.29
20	472.62	526.19	766.67	814.29	1,432.14	1,551.19
21	483.33	547.62	785.71	853.57	1,467.86	1,621.43
22	496.43	569.05	805.95	896.43	1,501.19	1,686.90
23	508.33	589.29	827.38	940.48	1,533.33	1,748.81
24	521.43	610.71	850.00	986.90	1,563.10	1,807.14
25	535.71	630.95	872.62	1,035.71	1,591.67	1,861.90
26	550.00	655.95	900.00	1,082.14	1,638.10	1,939.29
27	565.48	683.33	927.38	1,129.76	1,689.29	2,023.81
28	582.14	710.71	958.33	1,180.95	1,744.05	2,113.10
29	598.81	739.29	990.48	1,230.95	1,804.76	2,208.33
30	617.86	770.24	1,025.00	1,283.33	1,870.24	2,308.33
31	630.95	794.05	1,048.81	1,333.33	1,913.10	2,398.81
32	642.86	817.86	1,072.62	1,385.71	1,953.57	2,490.48
33	654.76	839.29	1,094.05	1,436.90	1,988.10	2,582.14
34	664.29	860.71	1,114.29	1,488.10	2,020.24	2,675.00
35	673.81	879.76	1,130.95	1,540.48	2,046.43	2,769.05
36	690.48	908.33	1,159.52	1,589.29	2,101.19	2,859.52
37	707.14	940.48	1,190.48	1,635.71	2,160.71	2,948.81
38	726.19	973.81	1,225.00	1,682.14	2,226.19	3,039.29
39	746.43	1,009.52	1,259.52	1,726.19	2,297.62	3,127.38
40	769.05	1,048.81	1,297.62	1,770.24	2,377.38	3,215.48
41	794.05	1,082.14	1,338.10	1,817.86	2,463.10	3,310.71
42	821.43	1,114.29	1,379.76	1,867.86	2,555.95	3,407.14
43	851.19	1,146.43	1,426.19	1,917.86	2,655.95	3,505.95
44	882.14	1,178.57	1,473.81	1,967.86	2,763.10	3,605.95
45	916.67	1,210.71	1,522.62	2,020.24	2,876.19	3,708.33
46	951.19	1,245.24	1,578.57	2,083.33	2,986.90	3,815.48
47	988.10	1,280.95	1,635.71	2,150.00	3,102.38	3,927.38
48	1,026.19	1,316.67	1,697.62	2,222.62	3,221.43	4,040.48
49	1,065.48	1,352.38	1,763.10	2,297.62	3,344.05	4,158.33
50	1,107.14	1,390.48	1,830.95	2,378.57	3,471.43	4,277.38

"BetterCare" Medical Insurance Plan – Rider[1,2,3] (Currency: USD)

	Benefit Level 1 (with Major Medical Benefit)		Benefit Level 2 (with Major Medical Benefit)		Benefit Level 3 (with Major Medical Benefit)	
Entry Age: 0 - 64	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
51	1,157.14	1,430.95	1,909.52	2,432.14	3,614.29	4,398.81
52	1,209.52	1,473.81	1,995.24	2,477.38	3,767.86	4,522.62
53	1,265.48	1,516.67	2,088.10	2,516.67	3,929.76	4,648.81
54	1,326.19	1,561.90	2,185.71	2,548.81	4,098.81	4,777.38
55	1,390.48	1,609.52	2,289.29	2,575.00	4,277.38	4,908.33
56	1,460.71	1,655.95	2,405.95	2,634.52	4,490.48	5,054.76
57	1,536.90	1,703.57	2,532.14	2,698.81	4,721.43	5,208.33
58	1,617.86	1,751.19	2,666.67	2,769.05	4,970.24	5,367.86
59	1,704.76	1,800.00	2,808.33	2,847.62	5,236.90	5,534.52
60	1,795.24	1,850.00	2,959.52	2,930.95	5,520.24	5,708.33
61	1,929.76	1,935.71	3,180.95	3,072.62	5,996.43	6,041.67
62	2,080.95	2,034.52	3,429.76	3,238.10	6,547.62	6,433.33
63	2,250.00	2,146.43	3,707.14	3,427.38	7,176.19	6,884.52
64	2,438.10	2,270.24	4,014.29	3,639.29	7,880.95	7,391.67
65	2,641.67	2,408.33	4,350.00	3,876.19	8,660.71	7,958.33
66	2,779.76	2,507.14	4,614.29	4,077.38	9,247.62	8,422.62
67	2,904.76	2,603.57	4,872.62	4,283.33	9,820.24	8,891.67
68	3,021.43	2,695.24	5,126.19	4,494.05	10,378.57	9,365.48
69	3,127.38	2,783.33	5,375.00	4,708.33	10,923.81	9,845.24
70	3,221.43	2,867.86	5,619.05	4,928.57	11,453.57	10,328.57
71-99	3,302.38	2,939.29	5,759.52	5,051.19	11,740.48	10,586.90
Entry Age: 65 - 70	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
65	3,170.00	2,890.00	5,220.00	4,651.43	10,392.85	9,550.00
66	3,335.71	3,008.57	5,537.15	4,892.86	11,097.14	10,107.14
67	3,485.71	3,124.28	5,847.14	5,140.00	11,784.29	10,670.00
68	3,625.72	3,234.29	6,151.43	5,392.86	12,454.28	11,238.58
69	3,752.86	3,340.00	6,450.00	5,650.00	13,108.57	11,814.29
70	3,865.72	3,441.43	6,742.86	5,914.28	13,744.28	12,394.28
71-99	3,962.86	3,527.15	6,911.42	6,061.43	14,088.58	12,704.28
Entry Age: 71 - 75	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
71-99	4,623.33	4,115.01	8,063.33	7,071.67	16,436.67	14,821.66
Entry Age: 76 - 80	Annual Standard Premium					
Attained Age	Male	Female	Male	Female	Male	Female
76-99	5,283.81	4,702.86	9,215.23	8,081.90	18,784.77	16,939.04

Remarks:

1. Premiums stated above are based on the current applicable Renewal premium according to your current attained age (age on last birthday) but cannot be regarded as the actual premium payable in the future. Renewal premium will base on your attained age and the applicable premium table at the time of Renewal. Premiums are non-guaranteed. In order to provide you with continuous protection, we will review and adjust the premium of your plan from time to time and make adjustment at the end of every Policy Year if necessary and will send out a written notice to the Policy Holders before each end of Policy Year regarding the actual premiums payable (including Premium Loading, if applicable) and levy of the coming year. During the review, we may consider factors including but not limited to the following: i) claim costs incurred from all policies under this plan and the expected claim outgo in the future which reflects medical trends, medical cost inflation and the change in the product features revision; ii) historical investment returns and the future outlook of the product's backing asset; iii) policy surrenders and lapses and iv) expenses directly related to the policy and indirect expenses allocated to this product.
2. The annual standard premium of this premium table (USD) does not include levy on insurance premiums collected by the Insurance Authority and for reference only. If the payment mode is not annual, please calculate the Standard Premium by using appropriate modal factor as below. Please contact your financial consultant for premiums in monthly or semi-annual payment mode.

Payment mode	Modal factor
Annual	1
Semi Annual	0.52
Monthly	0.09

3. This Standard Premium Schedule is for the renewal of existing policies only.

Effective Date: 23 November 2025

CTF Life
周大福人壽

Chow Tai Fook Life Insurance Company Limited
(Incorporated in Bermuda with limited liability)

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