

# THE PLAN AT A GLANCE

	Option 1	Option 2	Option 3			
<b>Plan level</b>	Level premium with sum insured increasing up to HK\$1,000,000	Level premium with sum insured increasing up to HK\$2,000,000	Yearly adjustable premium			
<b>Issue age (at last birthday)</b>	15 days to age 50	15 days to age 50	15 days to age 64			
<b>Protection period</b>	1 year and guaranteed renewable, up to age 80					
<b>Premium payment term</b>	Until the end of protection period					
<b>Critical Illness Benefit</b>	Subject to the person insured suffers from a first confirmed diagnosis of a covered critical illness; Critical Illness Benefit = 100% sum insured minus indebtedness (if any)					
<b>Coverage</b>	Age on Anniversary Date	Sum Insured (HK\$)	Age on Anniversary Date	Sum Insured (HK\$)	Policy Year	Sum Insured (HK\$)
	15 days to 54	\$500,000	15 days to 54	\$500,000	1-5	\$500,000
	55 and thereafter	\$1,000,000	55-59	\$1,000,000	6-10	\$1,000,000
			60-64	\$1,500,000	11-15	\$1,500,000
			65 and thereafter	\$2,000,000	16 and thereafter	\$2,000,000
<b>Policy currency</b>	HKD					
<b>Premium payment frequency</b>	Annual / Monthly					
<b>Waiting Period</b>	90 days <sup>1</sup>					

Remarks:

1. The Critical Illness Benefit will take effect after the Waiting Period of 90 days. Waiting Period refers to each of the period after (a) the policy issue date or the commencement date (whichever is later), and (b) the approval date of reinstatement if this policy is subsequently reinstated.