

SunHealth Cancer Shield

Sun Life Hong Kong Limited
(Incorporated in Bermuda with limited liability)



Wouldn't it be great if

you could focus on cancer treatment and recovery without worrying about the financial burden

Cancer is a leading cause of death in Hong Kong, accounting for nearly 1 in 3 deaths. It is estimated that approximately 1 in 4 men and 1 in 5 women will develop cancer before the age of 75¹. In fact, at Sun Life, cancer accounts for nearly 50% of the total number of death claims and 80% of critical illness claims². Unfortunately, cancer treatment is costly and can adversely affect the family's financial stability. That is why it is crucial to secure suitable protection to cover your health and wealth when the storm comes.

This is where Sun Life steps in – your trusted partner for life's journey and achieving life's dreams. **SunHealth Cancer Shield** provides financial support should you suffer from cancer, giving you peace of mind about your finances so that you can focus on treatment and recovery.

Remarks:

1. Source: Hong Kong Cancer Registry, Overview of Hong Kong Cancer Statistics of 2014
2. Source: Sun Life Hong Kong Limited Claims Report 2015

How can SunHealth Cancer Shield help you?

SunHealth Cancer Shield is a cancer insurance plan that focuses on covering Cancer Condition and Early Malignancies and Carcinoma-in-situ Conditions by providing a lump-sum payment upon diagnosis of a covered illness. To help determine the most effective cancer treatment, the plan also covers a Genetic Profiling Test upon diagnosis of Cancer Condition.

We understand that recovery is a lengthy process that can keep you from returning to work, leading to a loss of income. That's why **SunHealth Cancer Shield** also provides a monthly benefit for 24 months consecutively upon the diagnosis of Cancer Condition to support your living, helping to ease your financial burden so that you can devote more time to your top priorities – your health and your family.

Key Features

-  1. Protecting you with a lump-sum pay-out under the Major Cancer Benefit
-  2. Supporting you with the Monthly Living Benefit to ease financial worries
-  3. Extra coverage with the Early Malignancies and Carcinoma-in-situ Benefit³
-  4. Genetic Profiling Test Benefit⁴ helps identify the best targeted treatment for you
-  5. Easy Application Process

Remarks:

3. The Early Malignancies and Carcinoma-in-situ Benefit can be claimed only once.
4. The Genetic Profiling Test Benefit pays for 1 Genetic Profiling Test up to the maximum benefit limit to cover the expenses of the test. Such test must be deemed appropriate by the insured's treating oncologist and approved by Sun Life Hong Kong Limited.



1. Protecting you with a lump-sum pay-out under the Major Cancer Benefit

In the unfortunate event that the insured, who is the person protected under the policy, is diagnosed with Cancer Condition, the Major Cancer Benefit equivalent to 100% of the Sum Assured⁵ of the policy will be paid in a lump-sum to help the insured access state-of-the-art medical care. Besides paying for your living expenses, you can also use the money for home nursing, child care, or any other purposes as you want.

Once the Major Cancer Benefit is paid, the future premiums will cease to be payable. Nevertheless, the Monthly Living Benefit, Genetic Profiling Test Benefit, and Death Benefit will continue to cover you.

2. Supporting you with the Monthly Living Benefit to ease financial worries

Cancer recovery is a long and costly journey, and returning to work may become less of a priority as you focus on nurturing your health. To help offset any reduced income, the Monthly Living Benefit pays an amount of HKD10,000/USD1,250 (for Plan 1) or HKD20,000/USD2,500 (for Plan 2) per month upon the diagnosis of Cancer Condition to help subsidize your living expenses and ease the financial burden on you and your family.

This amount will be paid for 24 consecutive months on top of the lump-sum amount paid under the Major Cancer Benefit. If the insured unfortunately passes away before the last monthly benefit is paid, the remaining monthly benefit will be paid in a lump-sum to the beneficiary(ies), supporting general living expenses during challenging times. Once the Monthly Living Benefit is paid up, the policy will be terminated.

Remark:

5. 100% of the Sum Assured is equal to HKD1,000,000/USD125,000 (for Plan 1) or HKD2,000,000/USD250,000 (for Plan 2).

3. Extra coverage with the Early Malignancies and Carcinoma-in-situ Benefit

We know that early detection and treatment can boost your chances of a full recovery. That's why we offer the Early Malignancies and Carcinoma-in-situ Benefit for Early Malignancies and Carcinoma-in-situ Conditions. This benefit provides an extra 20% of the Sum Assured⁶ to help you start your healing journey as early as possible.

This benefit will not interrupt your Major Cancer Benefit protection. This means that after claiming for Early Malignancies and Carcinoma-in-situ Conditions, you can still make a claim for Cancer Condition later on if you are diagnosed as suffering from such condition. That way, you stay protected even if life takes an unexpected turn.

4. Genetic Profiling Test Benefit helps identify the best targeted treatment for you

Determining the best course of treatment is the key to recovery. Thanks to the advanced medical technology, the Genetic Profiling Test makes personalized treatment possible by identifying the genomic alterations driving your cancer, helping your doctor to find out the target therapy treatment approaches that benefit you the most. This way, it will do much less damage to your healthy cells than standard chemotherapy.

Genetic Profiling Test Benefit provides reimbursement for the actual cost of 1 Genetic Profiling Test in the event that the insured is diagnosed with Cancer Condition. The insured is entitled to a maximum benefit limit of HKD50,000/USD6,250 to help identify the best targeted treatment while minimizing the side effects, leading you to a more promising recovery.

5. Easy application process

Applying for **SunHealth Cancer Shield** is simple and convenient, with just a few underwriting questions to answer.

Remark:

6. 20% of the Sum Assured is equal to HKD200,000/USD25,000 (for Plan 1) or HKD400,000/USD50,000 (for Plan 2).

What's more?



1 Conversion Option offers flexibility to meet changing needs at different life stages

Once the policy has been effective for 5 years and before the insured reaches age 65, the policy owner can opt to convert this plan to another Sun Life whole life plan with a sum assured that is the same or lower than this plan without the need of submitting further evidence of insurability.



2 Emergency relief anytime, anywhere with our free Worldwide Emergency Assistance Benefit

With our free 24-hour Worldwide Emergency Assistance Benefit⁷, you can enjoy the assurance of emergency medical assistance wherever you travel, including medical evacuation and repatriation, pre-paid hospital admission deposit, transportation of essential medication and medical equipment, and more.

Remark:

7. The Worldwide Emergency Assistance Benefit is provided by a third party company, Inter Partner Assistance Hong Kong Limited. This benefit is not guaranteed to be renewable. Please refer to a sample endorsement, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions.



Case Study⁸Ms. A
Age: 30Sum Assured of **SunHealth Cancer Shield** – Plan 2: HKD2,000,0005th policy year**1st Claim**

During a routine check-up, Ms. A is diagnosed with a Carcinoma-in-situ of the breast.

Additional benefit

Early Malignancies and Carcinoma-in-situ Benefit

HKD400,000

Extra **20%**
of the
Sum Assured

10th policy year**2nd Claim**

5 years later, Ms. A is unfortunately diagnosed with a breast cancer. Her oncologist recommends a Genetic Profiling Test which costs HKD45,000 to help determine the appropriate course of treatment. Thanks to the Monthly Living Benefit provided by **SunHealth Cancer Shield**, her living expenses are subsidized so she can focus on her treatment to nurture her health.

Major Cancer Benefit

HKD2,000,000

Additional benefits**Genetic Profiling Test Benefit**

HKD45,000 (reimbursement of the actual cost)

Monthly Living Benefit

Ms. A is also entitled to the Monthly Living Benefit, HKD20,000 per month. Unfortunately, she passes away in the 13th month.

The total pay-out under this benefit is **HKD480,000** which is calculated as follows:

For the 1st – 12th month, the aggregate amount of monthly benefit paid to Ms. A: HKD240,000 (HKD20,000 x 12 months)

As Ms. A passes away in the 13th month, the remaining amount will be paid to Ms. A's beneficiary(ies) in a lump-sum:

HKD240,000

Death Benefit

HKD20,000

HKD2,545,000

147.3%
of the
Sum Assured

Total benefits paid:

HKD2,945,000

Remark:

8. The above example is for illustrative purpose only.

Key Product Information

Plan	SunHealth Cancer Shield	
	Plan 1	Plan 2
Sum Assured	HKD1,000,000/USD125,000	HKD2,000,000/USD250,000
Issue Age	15 days-age 65	
Benefit Term	To age 100	
Premium Payment Term	To age 100	
Currency	HKD/USD	
Premium Structure	Premium amount is determined based on the attained age and varies with age and other factors. Premiums are not guaranteed and may be revised to reflect policy experience (e.g. claim experience, benefit changes) and change in medical trend or future expectation over time.	



Schedule of Benefits

Type of Coverage/ Benefits ⁹	Details of Coverage	Benefit	
		Plan 1	Plan 2
Lump-sum benefits:			
1. Major Cancer Benefit	Cancer Condition (including Cerebral Metastasis)	HKD1,000,000/ USD125,000	HKD2,000,000/ USD250,000
2. Early Malignancies and Carcinoma-in-situ Benefit	Early Malignancies and Carcinoma-in-situ Conditions <ul style="list-style-type: none"> • Early Malignancies (Early Stage Cancer of the Prostate/Early Stage Papillary Carcinoma of Thyroid and Non-melanoma Skin Cancer of AJCC Stage II or above) • Carcinoma-in-situ of (Colon or Rectum, Liver, Lung, Nasopharynx, Stomach or Oesophagus, Urinary Tract, Breast, Cervix, Uterus, Ovary, Fallopian Tube, Vagina, Testicle or Penis) 	HKD200,000/ USD25,000 (Additional)	HKD400,000/ USD50,000 (Additional)
3. Death Benefit	Death Benefit will be paid to the beneficiary(ies) upon the unfortunate event of the death of the insured during the benefit term	HKD10,000/ USD1,250	HKD20,000/ USD2,500
Additional benefits upon diagnosis of Cancer Condition:			
1. Monthly Living Benefit	Cancer Condition	HKD10,000/ USD1,250 per month (payable for 24 consecutive months)	HKD20,000/ USD2,500 per month (payable for 24 consecutive months)
2. Genetic Profiling Test Benefit	Cancer Condition	Up to HKD50,000/USD6,250 (reimbursement for the actual cost of 1 test)	
Maximum total benefit amount		HKD1,500,000/ USD187,500 (150% of the Sum Assured)	HKD2,950,000/ USD368,750 (147.5% of the Sum Assured)

Remark:

9. Terms and conditions of the benefits and exclusions apply. Please refer to the Policy Documents for details.

Key Product Risks:

1. Premium of this basic plan is expected to increase with age and may be reviewed and adjusted from time to time, in order to reflect the experience and change in future expectation. We reserve the right to adjust the premium for any group of insureds with similar risk profiles at every Policy Anniversary during the premium payment term. Factors include but not limited to the following would be considered and reflected during the review:
 - a. Claim costs incurred under this basic plan and the expected claim costs in the future
 - b. Expenses directly related to and indirect expenses allocated to the policy
2. This basic plan is a yearly renewable plan. We will renew this basic plan automatically at each Policy Anniversary for another policy year provided that premiums are paid on the premium due date and this basic plan is continually offered by Sun Life Hong Kong Limited ("Sun Life"). If you do not pay a premium on or before the premium due date, a grace period of 31 days from its due date will be allowed for the payment, during which time this basic plan will continue in effect. If a premium has not been paid to us by the date on which the grace period expires, this basic plan will lapse automatically on the due date.
3. We have the right to terminate this basic plan upon the earliest of the following:
 - a. premium is still unpaid and the grace period expires;
 - b. the insured passes away;
 - c. the insured attains age 100;
 - d. the date on which 100% of the Monthly Living Benefit is paid by us as a claim; or
 - e. the policy owner converts this basic plan to other Sun Life's permanent whole of life plan.In addition, we have the right to terminate this basic plan if:
 - a. any material fact is incorrectly stated or misrepresented in the application or any statement or declaration made by the policy owner or the insured;
 - b. this basic plan is obtained through any misstatement, misrepresentation or undue influence;
 - c. in case of fraud;
 - d. there is exaggeration in your claim; or
 - e. the policy owner or the insured fails to act in utmost good faith.
4. Any transaction involving conversion between policy currency and other currencies would be exposed to foreign exchange risks such as the fluctuation in exchange rate against policy currency.
5. The cost of living in the future is likely to be higher than it is today due to inflation, so the benefit may be insufficient to meet your needs even if we meet our contractual obligation. You should hence consider the impact of inflation when you plan the benefit.
6. This basic plan is an insurance policy issued by Sun Life and your benefits are subject to the paying ability of Sun Life. In the event that we become insolvent and unable to meet the contractual obligation under the policy, you may lose all or part of your premiums paid and benefits.

Key Exclusions:

We will not pay any claim (other than a claim under the Death Benefit provision) directly or indirectly caused by or resulting from any of the following:

1. any illness, Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions of which its signs or symptoms first occur within 90 days after the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest;
2. any pre-existing or recurring illness, Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions that is diagnosed or that the insured contracted before the issue date, effective date or last reinstatement date of the basic plan, whichever is the latest;
3. death occurring within 14 days of the diagnosis of Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions;
4. the insured's committing or attempting to commit suicide or self-inflicted injury, while the insured is sane or insane;
5. the insured's committing or attempting to commit a criminal offence or participating in any brawl;
6. unreasonable failure to seek or follow medical advice;
7. any Cancer Condition, Early Malignancies and Carcinoma-in-situ Conditions arising from congenital conditions;
8. the insured's taking or absorbing or being under the influence of, accidentally or otherwise, any alcohol, drug, narcotic, medicine, sedative or poison, except as prescribed by a Doctor;
9. any human immunodeficiency virus (HIV) and/or any HIV-related illnesses including acquired immune deficiency syndrome (AIDS) and/or any mutations, derivations or variations thereof;
10. war (whether declared or undeclared), insurrection, civil war or any warlike operation, whether or not the insured was actively participating in them;
11. atomic explosion, nuclear fission or radioactive gas.

Important Notes:

Effective from January 1, 2018, all policy owners are required to pay a levy on their insurance premium for all new and inforce policies collected by the Insurance Authority through insurance company. The applicable levy rate will be determined by reference to the policy date or policy anniversary date. For levy details, please visit our website at www.sunlife.com.hk/levy_eng or Insurance Authority's website at www.ia.org.hk.

This brochure is for reference only. Please refer to a sample Policy Document for details including definitions of capitalized terms, full terms and conditions of coverage, and exclusions.

Cancellation Right:

By giving us a written request, your policy will then be cancelled and any premium and levy paid will be refunded, provided that: (1) your written request for cancellation must be signed by you and received directly by our office (G/F, Cheung Kei Center Tower B, No. 18 Hung Luen Road, Hunghom, Kowloon) or through email (hk_csd@sunlife.com) within 21 calendar days after the delivery of the policy or issue of a notice informing you/your representative about the availability of the policy and the expiry date of the cooling-off period, whichever is the earlier; and (2) no refund can be made if any payment from the Company under the policy has been made prior to your request for cancellation.

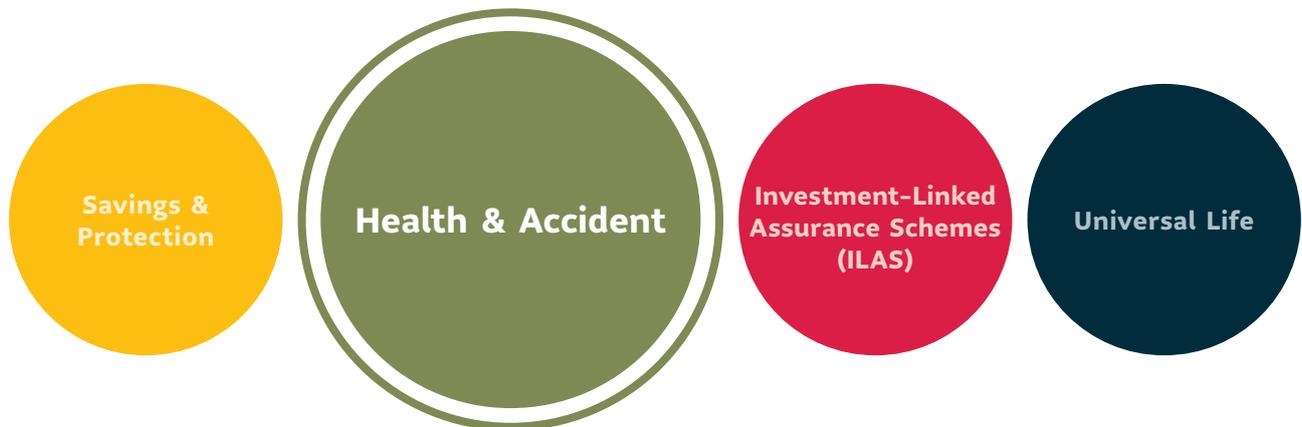
Welcome to the World of Sun Life Hong Kong

Sun Life Hong Kong is a wholly owned subsidiary of Sun Life Assurance Company of Canada. Since February 22, 1892, Sun Life Hong Kong has been here to helping Hong Kong shine brighter over 125 years by providing excellent products and services.

Sun Life Hong Kong is a leading international financial services organization providing a diverse range of products and services to individuals and corporate clients through our professional and experienced distributors. We provide total solutions to address your life and health protection, wealth management, and retirement planning needs. Besides offering a wide range of products, we are also an experienced group benefit and third party administrator in the pension administration business.

We truly understand the needs of your various life stages, and offer a wide range of products including Savings & Protection, Health & Accident, Universal Life, and Investment-Linked Assurance Schemes. **SunHealth Cancer Shield** is part of Sun Life's Health & Accident series, providing financial support when you need it.

Sun Life Product Portfolio



What's next?
You can find out more:

- ▶ Website: sunlife.com.hk
- ▶ Client Service Hotline: **2103 8928**
- ▶ Please contact **your Advisor**

This brochure 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 products of Sun Life Hong Kong Limited outside Hong Kong. Please refer to a sample Policy Document, which will be provided upon request, for details including definitions, full terms and conditions, and exclusions. If there is any conflict between the Policy Document and this brochure, the Policy Document shall prevail.

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sunlife.com.hk

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SunHealth Cancer Shield - Premium Table (HKD)

永明癌症護您保 - 保費表 (港元)



Annual Premium Table for Male/Female (Smoker) 男性 / 女性 (吸煙) 之每年保費表

Plan 1 - Sum Assured HKD1,000,000 計劃 1 - 保障額港元 1,000,000

Plan 2 - Sum Assured HKD2,000,000 計劃 2 - 保障額港元 2,000,000

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
0	1,036	1,842	1,172	2,112
1	1,036	1,842	1,172	2,112
2	1,036	1,842	1,172	2,112
3	1,036	1,842	1,172	2,112
4	1,036	1,842	1,172	2,112
5	706	1,196	812	1,404
6	706	1,196	812	1,404
7	706	1,196	812	1,404
8	706	1,196	812	1,404
9	706	1,196	812	1,404
10	706	1,196	812	1,404
11	706	1,196	812	1,404
12	706	1,196	812	1,404
13	706	1,196	812	1,404
14	706	1,196	812	1,404
15	706	1,196	812	1,404
16	746	1,276	892	1,542
17	788	1,360	978	1,696
18	862	1,466	1,170	2,066
19	922	1,568	1,320	2,350
20	986	1,678	1,490	2,672
21	1,064	1,820	1,652	2,988
22	1,146	1,972	1,830	3,340
23	1,236	2,138	2,026	3,732
24	1,332	2,318	2,244	4,172
25	1,436	2,514	2,486	4,662
26	1,554	2,732	2,746	5,164
27	1,680	2,970	3,034	5,720
28	1,818	3,230	3,350	6,336
29	1,966	3,512	3,700	7,018
30	2,126	3,818	4,088	7,774
31	2,308	4,170	4,500	8,582
32	2,504	4,554	4,952	9,472
33	2,718	4,972	5,452	10,456
34	2,950	5,430	6,002	11,542
35	3,200	5,930	6,606	12,742
36	3,486	6,502	7,264	14,066
37	3,796	7,128	7,984	15,528
38	4,132	7,814	8,778	17,144
39	4,500	8,568	9,650	18,926
40	4,900	9,394	10,608	20,894
41	5,384	10,342	11,560	22,650
42	5,918	11,386	12,568	24,546
43	6,504	12,536	13,608	26,406
44	7,146	13,802	14,624	28,408
45	7,854	15,196	15,210	30,104
46	8,670	16,836	16,062	31,752
47	9,570	18,652	16,962	33,490
48	10,562	20,664	17,912	35,322
49	11,658	22,894	18,918	37,256

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
50	12,868	25,364	19,978	39,296
51	13,922	27,450	20,926	41,166
52	15,060	29,708	21,922	43,124
53	16,292	32,150	22,962	45,178
54	17,624	34,794	24,054	47,328
55	19,066	37,656	25,198	49,580
56	20,590	40,678	26,330	51,836
57	22,236	43,942	27,516	54,192
58	24,012	47,470	28,752	56,658
59	25,932	51,280	30,046	59,234
60	28,006	55,396	31,398	61,928
61	30,260	59,652	32,660	64,434
62	32,696	64,234	33,972	67,042
63	35,328	69,168	35,338	69,756
64	38,172	74,482	36,760	72,580
65	41,246	80,204	38,238	75,516
66	44,158	85,834	39,690	78,394
67	47,276	91,860	41,198	81,382
68	50,612	98,308	42,762	84,482
69	54,186	105,208	44,386	87,700
70	58,010	112,594	46,074	91,042
71	61,304	119,440	47,682	94,042
72	64,784	126,706	49,348	97,142
73	68,460	134,412	51,072	100,344
74	72,348	142,586	52,856	103,650
75	76,454	151,258	54,702	107,066
76	80,998	159,330	56,456	110,724
77	85,810	167,832	58,266	114,506
78	90,910	176,788	60,136	118,416
79	96,312	186,804	62,064	122,462
80	102,036	196,160	64,054	126,644
81	104,460	203,522	65,924	129,562
82	106,942	209,330	67,848	132,546
83	109,482	215,304	69,828	135,600
84	112,084	221,448	71,868	138,722
85	114,746	225,792	73,964	141,918
86	116,116	228,708	74,982	144,442
87	117,504	231,660	76,014	147,010
88	118,908	234,652	77,060	149,624
89	120,328	237,680	78,120	152,286
90	121,764	240,750	79,196	154,994
91	122,946	243,094	79,988	156,544
92	124,138	245,462	80,788	158,110
93	125,342	247,852	81,596	159,690
94	126,558	250,266	82,412	161,288
95	127,786	252,702	83,236	162,900
96	128,742	253,978	84,068	164,528
97	129,706	255,260	84,908	166,174
98	130,676	256,550	85,758	167,836
99	131,652	257,844	86,614	169,514

Remarks 備註：

- Premiums are not guaranteed and may be revised to reflect policy experience (e.g. claim experience and benefit changes) over time.
- The above annual premium table is for reference only and is subject to change by Sun Life Hong Kong Limited from time to time without notice.
- 保費並非保證不變及有可能因反映保單經驗 (例如：賠償經驗及保障改變) 而不時作出調整。
- 以上之每年保費表只供參考，並由香港永明金融有限公司不時作出變動而不另作通知。

SunHealth Cancer Shield - Premium Table (HKD)

永明癌症護您保 - 保費表 (港元)



Annual Premium Table for Male/Female (Non Smoker) 男性 / 女性 (非吸煙) 之每年保費表

Plan 1 - Sum Assured HKD1,000,000 計劃 1 - 保障額港元 1,000,000

Plan 2 - Sum Assured HKD2,000,000 計劃 2 - 保障額港元 2,000,000

Age 年齡	Male 男		Female 女	
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12	706	1,196	812	1,404
13	706	1,196	812	1,404
14	706	1,196	812	1,404
15	706	1,196	812	1,404
16	746	1,276	892	1,542
17	788	1,360	978	1,696
18	834	1,452	1,074	1,862
19	882	1,548	1,178	2,046
20	934	1,652	1,294	2,248
21	982	1,722	1,408	2,466
22	1,032	1,798	1,534	2,704
23	1,086	1,874	1,668	2,964
24	1,142	1,956	1,816	3,250
25	1,200	2,040	1,978	3,564
26	1,264	2,172	2,150	3,894
27	1,330	2,312	2,338	4,256
28	1,400	2,460	2,542	4,652
29	1,474	2,620	2,766	5,084
30	1,552	2,788	3,006	5,556
31	1,660	3,002	3,236	6,044
32	1,776	3,232	3,482	6,574
33	1,902	3,478	3,746	7,150
34	2,034	3,746	4,030	7,778
35	2,176	4,032	4,336	8,460
36	2,368	4,440	4,516	8,786
37	2,576	4,888	4,738	9,216
38	2,804	5,382	4,998	9,788
39	3,050	5,924	5,382	10,560
40	3,318	6,522	5,860	11,528
41	3,632	7,086	6,526	12,828
42	3,976	7,700	7,276	14,292
43	4,352	8,366	8,026	15,822
44	4,764	9,090	8,780	17,272
45	5,216	9,876	9,730	18,138
46	5,722	10,786	10,036	18,738
47	6,278	11,780	10,352	19,858
48	6,888	12,866	10,678	20,260
49	7,558	14,052	11,012	20,620

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
50	8,292	15,346	11,360	21,036
51	8,900	16,562	11,568	21,368
52	9,554	17,876	11,768	21,666
53	10,254	19,292	12,668	23,460
54	11,006	20,820	13,654	25,462
55	11,814	22,470	14,686	27,566
56	12,606	24,094	15,746	29,566
57	13,450	25,836	16,884	32,080
58	14,352	27,702	18,104	35,062
59	15,314	29,704	19,412	38,380
60	16,340	31,852	20,816	40,774
61	17,566	34,256	21,920	42,918
62	18,886	36,842	23,084	45,176
63	20,304	39,624	24,310	47,552
64	21,828	42,614	25,602	50,054
65	23,466	45,832	26,962	52,686
66	25,246	49,154	28,064	54,854
67	27,162	52,718	29,214	57,110
68	29,222	56,540	30,410	59,458
69	31,438	60,638	31,656	61,902
70	33,824	65,034	32,952	64,448
71	36,114	69,560	34,218	66,938
72	38,558	74,402	35,534	69,522
73	41,168	79,580	36,902	72,206
74	43,954	85,118	38,322	74,996
75	46,928	91,042	39,796	77,892
76	50,162	97,304	41,236	80,708
77	53,620	103,996	42,728	83,628
78	57,316	111,148	44,274	86,652
79	61,266	118,792	45,874	89,786
80	65,488	126,962	47,534	93,032
81	68,380	132,022	49,124	96,142
82	71,398	137,282	50,766	99,354
83	74,552	142,750	52,462	102,674
84	77,844	148,438	54,214	106,104
85	81,280	154,352	56,026	109,650
86	82,822	158,248	57,142	111,404
87	84,390	162,242	58,280	113,184
88	85,990	166,336	59,440	114,994
89	87,618	170,534	60,622	116,832
90	89,278	174,838	61,830	118,700
91	90,948	178,108	62,618	120,442
92	92,648	181,438	63,416	122,208
93	94,380	184,830	64,224	124,000
94	96,144	188,286	65,042	125,818
95	97,942	191,808	65,870	127,662
96	99,466	194,790	66,566	129,324
97	101,012	197,820	67,268	131,008
98	102,584	200,896	67,978	132,714
99	104,178	204,020	68,696	134,442

Remarks 備註：

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SunHealth Cancer Shield - Premium Table (USD)

永明癌症護您保 - 保費表 (美元)



Annual Premium Table for Male/Female (Non Smoker) 男性 / 女性 (非吸煙) 之每年保費表
 Plan 1 - Sum Assured USD125,000 計劃 1 - 保障額美元 125,000
 Plan 2 - Sum Assured USD250,000 計劃 2 - 保障額美元 250,000

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
0	130	230	147	264
1	130	230	147	264
2	130	230	147	264
3	130	230	147	264
4	130	230	147	264
5	88	150	102	176
6	88	150	102	176
7	88	150	102	176
8	88	150	102	176
9	88	150	102	176
10	88	150	102	176
11	88	150	102	176
12	88	150	102	176
13	88	150	102	176
14	88	150	102	176
15	88	150	102	176
16	93	160	112	193
17	99	170	122	212
18	104	182	134	233
19	110	194	147	256
20	117	207	162	281
21	123	215	176	308
22	129	225	192	338
23	136	234	209	371
24	143	245	227	406
25	150	255	247	446
26	158	272	269	487
27	166	289	292	532
28	175	308	318	582
29	184	328	346	636
30	194	349	376	695
31	208	375	405	756
32	222	404	435	822
33	238	435	468	894
34	254	468	504	972
35	272	504	542	1,058
36	296	555	585	1,152
37	322	611	633	1,254
38	351	673	687	1,364
39	381	741	747	1,482
40	415	815	813	1,608
41	454	896	886	1,742
42	497	983	966	1,884
43	544	1,076	1,053	2,034
44	596	1,176	1,136	2,192
45	652	1,283	1,216	2,358
46	715	1,398	1,296	2,532
47	785	1,521	1,386	2,712
48	861	1,652	1,486	2,902
49	945	1,791	1,596	3,102

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
50	1,037	1,918	1,420	2,630
51	1,113	2,070	1,446	2,671
52	1,194	2,235	1,471	2,708
53	1,282	2,412	1,584	2,933
54	1,376	2,603	1,707	3,183
55	1,477	2,809	1,836	3,446
56	1,576	3,012	1,968	3,696
57	1,681	3,230	2,111	4,010
58	1,794	3,463	2,263	4,383
59	1,914	3,713	2,427	4,798
60	2,043	3,982	2,602	5,097
61	2,196	4,282	2,740	5,365
62	2,361	4,605	2,886	5,647
63	2,538	4,953	3,039	5,944
64	2,729	5,327	3,200	6,257
65	2,933	5,729	3,370	6,586
66	3,156	6,144	3,508	6,857
67	3,395	6,590	3,652	7,139
68	3,653	7,068	3,801	7,432
69	3,930	7,580	3,957	7,738
70	4,228	8,129	4,119	8,056
71	4,544	8,695	4,277	8,367
72	4,820	9,300	4,442	8,690
73	5,146	9,948	4,613	9,026
74	5,494	10,640	4,790	9,375
75	5,866	11,380	4,975	9,737
76	6,270	12,163	5,155	10,089
77	6,703	13,000	5,341	10,454
78	7,165	13,894	5,534	10,832
79	7,658	14,849	5,734	11,223
80	8,186	15,870	5,942	11,629
81	8,548	16,503	6,141	12,018
82	8,925	17,160	6,346	12,419
83	9,319	17,844	6,558	12,834
84	9,731	18,555	6,777	13,263
85	10,160	19,294	7,003	13,706
86	10,353	19,781	7,143	13,926
87	10,549	20,280	7,285	14,148
88	10,749	20,792	7,430	14,374
89	10,952	21,317	7,578	14,604
90	11,160	21,855	7,729	14,838
91	11,369	22,264	7,827	15,055
92	11,581	22,680	7,927	15,276
93	11,798	23,104	8,028	15,500
94	12,018	23,536	8,130	15,727
95	12,243	23,976	8,234	15,958
96	12,433	24,349	8,321	16,166
97	12,627	24,728	8,409	16,376
98	12,823	25,112	8,497	16,589
99	13,022	25,503	8,587	16,805

Remarks 備註：

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SunHealth Cancer Shield - Premium Table (USD)

永明癌症護您保 - 保費表 (美元)

Annual Premium Table for Male/Female (Smoker) 男性 / 女性 (吸煙) 之每年保費表

Plan 1 - Sum Assured USD125,000 計劃 1 - 保障額美元 125,000

Plan 2 - Sum Assured USD250,000 計劃 2 - 保障額美元 250,000

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
0	130	230	147	264
1	130	230	147	264
2	130	230	147	264
3	130	230	147	264
4	130	230	147	264
5	88	150	102	176
6	88	150	102	176
7	88	150	102	176
8	88	150	102	176
9	88	150	102	176
10	88	150	102	176
11	88	150	102	176
12	88	150	102	176
13	88	150	102	176
14	88	150	102	176
15	88	150	102	176
16	93	160	112	193
17	99	170	122	212
18	108	183	146	258
19	115	196	165	294
20	123	210	186	334
21	133	228	207	374
22	143	247	229	418
23	155	267	253	467
24	167	290	281	522
25	180	314	311	583
26	194	342	343	646
27	210	371	379	715
28	227	404	419	792
29	246	439	463	877
30	266	477	511	972
31	289	521	563	1,073
32	313	569	619	1,184
33	340	622	682	1,307
34	369	679	750	1,443
35	400	741	826	1,593
36	436	813	908	1,758
37	475	891	998	1,941
38	517	977	1,097	2,143
39	563	1,071	1,206	2,366
40	613	1,174	1,326	2,612
41	673	1,293	1,445	2,831
42	740	1,423	1,571	3,068
43	813	1,567	1,701	3,301
44	893	1,725	1,828	3,551
45	982	1,900	1,901	3,763
46	1,084	2,105	2,008	3,969
47	1,196	2,332	2,120	4,186
48	1,320	2,583	2,239	4,415
49	1,457	2,862	2,365	4,657

Age 年齡	Male 男		Female 女	
	Plan 計劃 1	Plan 計劃 2	Plan 計劃 1	Plan 計劃 2
50	1,609	3,171	2,497	4,912
51	1,740	3,431	2,616	5,146
52	1,883	3,714	2,740	5,391
53	2,037	4,019	2,870	5,647
54	2,203	4,349	3,007	5,916
55	2,383	4,707	3,150	6,198
56	2,574	5,085	3,291	6,480
57	2,780	5,493	3,440	6,774
58	3,002	5,934	3,594	7,082
59	3,242	6,410	3,756	7,404
60	3,501	6,925	3,925	7,741
61	3,783	7,457	4,083	8,054
62	4,087	8,029	4,247	8,380
63	4,416	8,646	4,417	8,720
64	4,772	9,310	4,595	9,073
65	5,156	10,026	4,780	9,440
66	5,520	10,729	4,961	9,799
67	5,910	11,483	5,150	10,173
68	6,327	12,289	5,345	10,560
69	6,773	13,151	5,548	10,963
70	7,251	14,074	5,759	11,380
71	7,663	14,930	5,960	11,755
72	8,098	15,838	6,169	12,143
73	8,558	16,802	6,384	12,543
74	9,044	17,823	6,607	12,956
75	9,557	18,907	6,838	13,383
76	10,125	19,916	7,057	13,841
77	10,726	20,979	7,283	14,313
78	11,364	22,099	7,517	14,802
79	12,039	23,351	7,758	15,308
80	12,755	24,520	8,007	15,831
81	13,058	25,440	8,241	16,195
82	13,368	26,166	8,481	16,568
83	13,685	26,913	8,729	16,950
84	14,011	27,681	8,984	17,340
85	14,343	28,224	9,246	17,740
86	14,515	28,589	9,373	18,055
87	14,688	28,958	9,502	18,376
88	14,864	29,332	9,633	18,703
89	15,041	29,710	9,765	19,036
90	15,221	30,094	9,900	19,374
91	15,368	30,387	9,999	19,568
92	15,517	30,683	10,099	19,764
93	15,668	30,982	10,200	19,961
94	15,820	31,283	10,302	20,161
95	15,973	31,588	10,405	20,363
96	16,093	31,747	10,509	20,566
97	16,213	31,908	10,614	20,772
98	16,335	32,069	10,720	20,980
99	16,457	32,231	10,827	21,189

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