

立智保 Well SmartPro 標準保費率表 Standard Premium Rate Tables

基本計劃 Basic Plan

每 1,000 港元保額的年繳標準保費率
Annual Standard Premium Rate Per HK\$1,000 Sum Insured

年齡 Age	男 Male		女 Female	
	非吸煙 Non-smoker	吸煙 Smoker	非吸煙 Non-smoker	吸煙 Smoker
18	0.47	0.60	0.31	0.36
19	0.52	0.74	0.31	0.38
20	0.59	0.78	0.32	0.38
21	0.60	0.78	0.32	0.40
22	0.60	0.78	0.32	0.42
23	0.60	0.78	0.33	0.43
24	0.60	0.78	0.34	0.44
25	0.60	0.82	0.35	0.46
26	0.60	0.82	0.36	0.48
27	0.60	0.82	0.38	0.50
28	0.60	0.82	0.39	0.52
29	0.60	0.82	0.41	0.55
30	0.60	0.83	0.43	0.59
31	0.60	0.86	0.45	0.64
32	0.60	0.92	0.48	0.69
33	0.64	0.97	0.51	0.75
34	0.68	1.03	0.55	0.79
35	0.72	1.09	0.58	0.83
36	0.78	1.19	0.62	0.90
37	0.84	1.30	0.67	0.98
38	0.91	1.42	0.73	1.07
39	0.98	1.56	0.78	1.16
40	1.06	1.71	0.84	1.25
41	1.15	1.87	0.91	1.35
42	1.25	2.06	0.97	1.47
43	1.36	2.26	1.04	1.61
44	1.49	2.49	1.10	1.76
45	1.62	2.74	1.17	1.94
46	1.77	3.00	1.29	2.12
47	1.92	3.28	1.41	2.30
48	2.10	3.59	1.54	2.51
49	2.30	3.94	1.69	2.73
50	2.56	4.31	1.86	2.95

年齡 Age	男 Male		女 Female	
	非吸煙 Non-smoker	吸煙 Smoker	非吸煙 Non-smoker	吸煙 Smoker
51	2.84	4.72	2.01	3.19
52	3.14	5.21	2.17	3.44
53	3.46	5.76	2.34	3.73
54	3.83	6.41	2.53	4.05
55	4.21	7.05	2.75	4.37
56	4.67	7.83	2.97	4.72
57	5.21	8.69	3.21	5.10
58	5.78	9.62	3.46	5.51
59	6.41	10.69	3.76	5.95
60	7.13	11.76	4.10	6.43
61*	7.89	12.94	4.45	7.04
62*	8.75	14.27	4.85	7.74
63*	9.63	15.69	5.41	8.59
64*	10.64	17.31	6.13	9.58
65*	11.72	19.05	6.92	10.72
66*	12.92	20.86	7.88	12.05
67*	14.20	22.69	9.06	13.73
68*	15.71	24.82	10.45	15.66
69*	17.51	27.36	12.01	17.81
70*	19.71	30.45	13.82	20.29
71*	22.11	33.77	15.65	22.73
72*	24.79	37.44	17.65	25.37
73*	27.83	41.53	19.97	28.38
74*	31.22	46.04	22.59	31.76
75*	35.01	51.02	25.49	35.44
76*	39.30	56.60	28.78	39.58
77*	44.08	62.71	32.54	44.24
78*	49.44	69.47	36.73	49.37
79*	55.50	77.00	41.51	55.15
80*	62.23	85.26	46.92	61.61
81*	69.81	94.42	52.97	68.73
82*	78.30	104.53	59.85	76.73
83*	87.89	115.80	67.63	85.66
84*	98.60	128.18	76.39	95.49

* 只適用於續保 For Renewal Only

危疾附加保障 Critical Illness Supplementary Benefit

每 1,000 港元保額的年繳標準保費率
Annual Standard Premium Rate Per HK\$1,000 Sum Insured

年齡 Age	男 Male		女 Female	
	非吸煙 Non-smoker	吸煙 Smoker	非吸煙 Non-smoker	吸煙 Smoker
18	0.78	0.95	0.67	0.85
19	0.78	0.95	0.67	0.85
20	0.78	0.95	0.67	0.85
21	0.78	0.95	0.67	0.85
22	0.78	0.95	0.74	0.97
23	0.78	0.95	0.81	1.07
24	0.78	0.95	0.88	1.18
25	0.78	0.95	0.95	1.29
26	0.80	0.98	1.03	1.41
27	0.83	1.02	1.12	1.52
28	0.85	1.06	1.21	1.64
29	0.87	1.10	1.31	1.78
30	0.89	1.20	1.42	1.92
31	0.97	1.31	1.54	2.07
32	1.05	1.43	1.67	2.24
33	1.12	1.57	1.81	2.42
34	1.20	1.73	1.96	2.61
35	1.28	1.91	2.13	2.82
36	1.40	2.10	2.31	3.07
37	1.52	2.31	2.50	3.35
38	1.65	2.55	2.71	3.65
39	1.80	2.80	2.94	3.98
40	1.96	3.07	3.18	4.34
41	2.13	3.37	3.48	4.73
42	2.32	3.69	3.75	5.15
43	2.54	4.04	4.00	5.62
44	2.76	4.43	4.24	6.12
45	3.01	4.85	4.49	6.61
46	3.29	5.32	4.73	7.14
47	3.58	5.84	4.98	7.65
48	3.89	6.37	5.22	8.07
49	4.23	6.95	5.47	8.50
50	4.63	7.61	5.71	8.91

年齡 Age	男 Male		女 Female	
	非吸煙 Non-smoker	吸煙 Smoker	非吸煙 Non-smoker	吸煙 Smoker
51	5.06	8.34	5.96	9.36
52	5.53	9.13	6.21	9.90
53	6.05	10.02	6.46	10.43
54	6.62	10.98	6.71	10.97
55	7.24	12.02	6.96	11.51
56	7.92	13.21	7.32	12.19
57	8.67	14.39	7.68	12.86
58	9.49	15.53	8.05	13.54
59	10.27	16.43	8.41	14.21
60	10.83	17.57	8.77	14.89
61*	11.57	18.57	9.21	15.63
62*	12.31	19.55	9.67	16.42
63*	12.92	20.77	10.15	17.24
64*	13.57	21.81	10.66	18.10
65*	14.25	22.90	11.19	19.00
66*	14.96	23.64	11.75	19.62
67*	15.71	24.51	12.34	20.36
68*	16.50	25.41	12.96	21.12
69*	17.32	26.33	13.61	21.91
70*	18.19	27.29	14.29	22.72
71*	19.10	28.27	15.00	23.55
72*	20.05	29.27	15.75	24.41
73*	21.05	30.31	16.54	25.31
74*	22.11	31.40	17.36	26.21
75*	23.21	32.49	18.23	27.16
76*	24.37	33.63	19.14	28.14
77*	25.59	34.80	20.10	29.15
78*	26.87	36.01	21.11	30.19
79*	28.21	37.24	22.16	31.25
80*	29.62	38.51	23.27	32.35
81*	31.11	39.82	24.43	33.47
82*	32.66	41.15	25.65	34.63
83*	34.29	42.52	26.94	35.83
84*	36.01	43.21	28.28	36.76

* 只適用於續保 For Renewal Only

意外附加保障 Accident Supplementary Benefit

每 1,000 港元保額的年繳標準保費率
Annual Standard Premium Rate Per HK\$1,000 Sum Insured

年齡 Age	男 Male				女 Female			
	職業類別 Occupation Class 1	職業類別 Occupation Class 2	職業類別 Occupation Class 3	職業類別 Occupation Class 4	職業類別 Occupation Class 1	職業類別 Occupation Class 2	職業類別 Occupation Class 3	職業類別 Occupation Class 4
18-70	0.62	0.83	0.99	1.32	0.62	0.83	0.99	1.32
71-84	1.52	2.12	2.55	3.46	1.52	2.12	2.55	3.46

標準保費表註：

Notes to the Standard Premium Rate Tables:

- (1) 標準保費率表並未包括由保險業監管局徵收的保費徵費。有關保費徵費詳情，請瀏覽本公司網頁 www.wli.com.hk。
The Standard Premium Rate Tables do not include levy which is collected by the Insurance Authority. For details, please visit our website at www.wli.com.hk.
- (2) 由2020年4月8日起生效。
Effective from 8 April 2020.
- (3) 保費將根據受保人之風險級別（包括但不限於年齡、性別、吸煙習慣及職業類別，視乎情況而定）釐定。立橋人壽保險有限公司（「我們」或「本公司」）保留權利在每個保單週年日根據過去的經驗和該風險類別的索賠發生的普遍趨勢檢討和調整特定風險級別的保費率。如有需要，我們會每年作出覆核及相應調整。為免存疑，我們不會基於個人而調整保費。

上列保費率為根據受保人的已屆年齡計算其應支付首年保費時所採用的保費率，由此計算所得的應支付首年保費並不能視為實際未來所需支付的保費。續保保費及保費徵費將在本公司於續保日前發出的續保通知書中列明。

Premiums are determined based on the risk class (including but not limited to age, sex, smoking habit and occupation class, as the case may be) of the life insured. Well Link Life Insurance Company Limited (“we” or the “Company”) reserves the right to review and adjust the premium rates for particular risk classes, based on the past experience and prevailing trend of claim occurrence of that risk class, on every policy anniversary. For the avoidance of doubt, we shall not adjust the premium on an individual basis.

The premium rates stated above refer to the rates used to calculate the first-year premium payable based on the attained age of the life insured, but the first-year premium payable thus calculated cannot be regarded as the actual premiums payable in the future. The renewal premium and levy will be set out in the renewal notice to be issued by the Company prior to the renewal date.

- (4) 有關職業分類的詳情，請參考下文「職業類別表」。
Please refer to the Occupation Class Table below for more information on the classification of occupations.

職業類別表 Occupation Class Table

類別 Class 1	辦公室工作或非收入人士 Office work or non-gainfully employed persons	辦公室工作Office work - 例如：會計師、律師、辦公室文職人員、醫生、牙醫、一般管理層或行政總裁。 Examples: accountants, lawyers, office and clerical workers, doctors, dentists, general management and CEOs. 非收入人士Non-gainfully employed persons - 現時沒有任何受薪職業，例如家庭主婦、學生或退休人士。 Currently not engaged in a paid job. Examples: housewives, full-time students and retirees.
類別 Class 2	外勤、銷售或輕型手作 Local travel, sales or light manual duties	例如：餐廳侍應、銷售人員、零售店員工、護士、清潔工人、廠房指導人員及需要間歇性戶外工作的工程師（或其他專業），不包括貨運。 Examples: waiters or waitresses, salesmen, retail shop workers, nurses, cleaners, factory supervisors and engineers (or other professionals) with occasional outdoor work, exclude deliverymen.
類別 Class 3	需手作但非提舉重物、高空工作或重體力勞動 Manual labour, but not requiring heavy lifting, working at height or heavy physical labour	例如：調酒師、廚師、水喉匠、司機、園丁、警察及送貨人員。 Examples: bartenders, cooks, plumbers, drivers, gardeners, police and deliverymen.
類別 Class 4	重體力勞動包括提舉重物，但無需於地面 15 米以上或以下工作 Heavy physical labour (including heavy lifting), but not requiring working 15 metres above or below the ground	例如：技術員、地盤工人、工廠工人、勞動人員及護衛員。 Examples: mechanics, construction workers, factory workers, labourers and security guards.
不受保職業 Occupations not covered	危險職業，包括需於地面 15 米以上或以下工作 Risky jobs, including those that involve working 15 metres above or below the ground	例如：海事、非本地港口捕魚、採礦、油鑽、軍事服務、水底工作、使用爆炸品、海外工作、職業運動員或非商業航空機師。 Examples: shipping, off-shore fishing, mining, oil-rigs, the armed services, working under water, working with explosives, working overseas, working as professional athlete or non-commercial pilot.

職業分類表註：

Notes to the Occupation Class Table:

此職業分類只作參考用途。若投保人未能確定所屬職業類別，請致電本公司的客戶服務熱線 +852 2830 7500 查詢。

This occupation class is for reference only. If you are not sure about the class of your current occupation, please contact our customer service hotline at +852 2830 7500 for inquiry.

保費計算說明例子 (1) Premium Calculation – Example (1)



假設陳先生(30歲，非吸煙，職業類別1)投保立智保基本計劃保額400,000港元，危疾附加保障保額400,000港元及意外附加保障保額400,000港元，陳先生的首年總保費是：

Mr. Chan (aged 30, non-smoking, Occupation Class 1) enrolls in **Well SmartPro** basic plan, Critical Illness Supplementary Benefit and Accident Supplementary Benefit with a sum insured of HK\$400,000 respectively. The first year total premiums payable by Mr. Chan will be:

陳先生 (30 歲，非吸煙，職業類別 1) Mr. Chan (aged 30, non-smoking, Occupation Class 1)

	首年保費 (年繳) First year premium (annual mode)	首年保費 (月繳) First year premium (monthly mode)
基本計劃 Basic plan	投保額 Sum insured $400,000 \div 1,000 \times$ 標準保費率 Standard premium rate 0.60 = HK\$240 港元	投保額 Sum insured $400,000 \div 1,000 \times$ 標準保費率 Standard premium rate 0.60 \times 保費繳款因子 Modal factor 0.088 = HK\$21.12 港元
危疾附加保障 Critical Illness Supplementary Benefit	投保額 Sum insured $400,000 \div 1,000 \times$ 標準保費率 Standard premium rate 0.89 = HK\$356 港元	投保額 Sum insured $400,000 \div 1,000 \times$ 標準保費率 Standard premium rate 0.89 \times 保費繳款因子 Modal factor 0.088 = HK\$31.33 港元
意外附加保障 Accident Supplementary Benefit	投保額 Sum insured $400,000 \div 1,000 \times$ 標準保費率 Standard premium rate 0.62 = HK\$248 港元	投保額 Sum insured $400,000 \div 1,000 \times$ 標準保費率 Standard premium rate 0.62 \times 保費繳款因子 Modal factor 0.088 = HK\$21.82 港元
	首年總保費 First year total premium $240 + 356 + 248 =$ HK\$844 港元	首年每月總保費 First year monthly total premium $21.12 + 31.33 + 21.82 =$ HK\$74.27 港元 首年總保費 First year total premium $74.27 \times 12 =$ HK\$891.24 港元

保費計算說明例子 (2) Premium Calculation – Example (2)



假設李小姐 (35 歲，吸煙，職業類別 3) 投保立智保基本計劃保額 400,000 港元，危疾附加保障保額 400,000 港元及意外附加保障保額 400,000 港元，李小姐的首年總保費是：

Ms. Lee (aged 35, smoking, Occupation Class 3) enrolls in **Well SmartPro** basic plan, Critical Illness Supplementary Benefit and Accident Supplementary Benefit with a sum insured of HK\$400,000 respectively. The first year total premium payable by Ms. Lee will be:

李小姐 (35 歲，吸煙，職業類別 3) Ms. Lee (aged 35, smoking, Occupation Class 3)

	首年保費 (年繳) First year premium (annual mode)	首年保費 (月繳) First year premium (monthly mode)
基本計劃 Basic plan	投保額 Sum insured 400,000 ÷ 1,000 × 標準保費率 Standard premium rate 0.83 = HK\$332 港元	投保額 Sum insured 400,000 ÷ 1,000 × 標準保費率 Standard premium rate 0.83 × 保費繳款因子 Modal factor 0.088 = HK\$29.22 港元
危疾附加保障 Critical Illness Supplementary Benefit	投保額 Sum insured 400,000 ÷ 1,000 × 標準保費率 Standard premium rate 2.82 = HK\$1,128 港元	投保額 Sum insured 400,000 ÷ 1,000 × 標準保費率 Standard premium rate 2.82 × 保費繳款因子 Modal factor 0.088 = HK\$99.26 港元
意外附加保障 Accident Supplementary Benefit	投保額 Sum insured 400,000 ÷ 1,000 × 標準保費率 Standard premium rate 0.99 = HK\$396 港元	投保額 Sum insured 400,000 ÷ 1,000 × 標準保費率 Standard premium rate 0.99 × 保費繳款因子 Modal factor 0.088 = HK\$34.85 港元
	首年總保費 First year total premium 332 + 1,128 + 396 = HK\$1,856 港元	首年每月總保費 First year monthly total premium 29.22 + 99.26 + 34.85 = HK\$163.33 港元 首年總保費 First year total premium 163.33 × 12 = HK\$1,959.96 港元

例子 (1) 及 (2) 註釋：

Remarks to Examples (1) and (2):

(1) 以上個案乃假設並只作舉例說明之用。

Examples above are hypothetical and for illustrative purposes only.

(2) 以上個案所列保費調整至最接近之小數點後兩位，並不包括保費徵費，保費總額或會與保單之實際應繳保費總額稍有出入。

Premium amounts listed in the examples above do not include levy, and have been rounded to the nearest two decimal places. The amount of total premium shown may differ slightly from the actual total premium payable due to rounding differences.

立橋人壽保險有限公司 Well Link Life Insurance Company Limited

立橋保險集團控股有限公司成員 A member of Well Link Insurance Group Holdings Limited

