

Reverse Mortgage Programme

Level of Monthly Payout and Maximum Lump-Sum Payout Amount at Closing

A. Floating Rate

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
55	\$2,500	\$2,800	\$3,200	\$1,900	\$2,150	\$2,400	\$1,600	\$1,800	\$2,050	\$1,250	\$1,450	\$1,650	\$204,880	\$232,200	\$266,040
56	\$2,600	\$2,900	\$3,300	\$1,950	\$2,200	\$2,500	\$1,700	\$1,900	\$2,100	\$1,300	\$1,500	\$1,700	\$212,660	\$240,660	\$275,220
57	\$2,700	\$3,000	\$3,400	\$2,000	\$2,300	\$2,600	\$1,750	\$1,950	\$2,200	\$1,350	\$1,550	\$1,800	\$220,700	\$249,480	\$284,760
58	\$2,800	\$3,100	\$3,500	\$2,100	\$2,400	\$2,700	\$1,800	\$2,000	\$2,250	\$1,400	\$1,600	\$1,850	\$229,020	\$258,480	\$294,480
59	\$2,900	\$3,200	\$3,600	\$2,200	\$2,450	\$2,750	\$1,850	\$2,050	\$2,300	\$1,500	\$1,700	\$1,900	\$237,610	\$267,840	\$304,380
60	\$3,000	\$3,300	\$3,700	\$2,250	\$2,500	\$2,800	\$1,900	\$2,100	\$2,400	\$1,550	\$1,800	\$2,000	\$246,480	\$277,560	\$314,640
61	\$3,100	\$3,500	\$3,900	\$2,300	\$2,600	\$2,900	\$2,000	\$2,200	\$2,500	\$1,600	\$1,850	\$2,100	\$255,660	\$287,460	\$325,260
62	\$3,200	\$3,600	\$4,000	\$2,400	\$2,700	\$3,000	\$2,100	\$2,300	\$2,550	\$1,700	\$1,900	\$2,200	\$265,130	\$297,720	\$336,060
63	\$3,300	\$3,700	\$4,100	\$2,500	\$2,800	\$3,100	\$2,150	\$2,400	\$2,600	\$1,750	\$2,000	\$2,300	\$274,910	\$308,160	\$347,220
64	\$3,400	\$3,800	\$4,200	\$2,600	\$2,900	\$3,200	\$2,200	\$2,500	\$2,700	\$1,800	\$2,100	\$2,400	\$284,990	\$318,960	\$358,560
65	\$3,600	\$4,000	\$4,400	\$2,700	\$3,000	\$3,300	\$2,300	\$2,550	\$2,800	\$1,900	\$2,200	\$2,500	\$295,400	\$330,120	\$370,260
66	\$3,700	\$4,100	\$4,500	\$2,800	\$3,100	\$3,400	\$2,400	\$2,600	\$2,900	\$2,000	\$2,300	\$2,600	\$306,130	\$341,640	\$382,320
67	\$3,800	\$4,200	\$4,700	\$2,900	\$3,200	\$3,500	\$2,450	\$2,700	\$3,000	\$2,100	\$2,400	\$2,700	\$317,180	\$353,340	\$394,560
68	\$4,000	\$4,400	\$4,800	\$3,000	\$3,300	\$3,600	\$2,500	\$2,800	\$3,100	\$2,200	\$2,500	\$2,800	\$328,540	\$365,400	\$407,160
69	\$4,100	\$4,500	\$4,900	\$3,100	\$3,400	\$3,700	\$2,600	\$2,900	\$3,200	\$2,300	\$2,600	\$3,000	\$340,250	\$377,820	\$420,120

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
70	\$4,200	\$4,600	\$5,100	\$3,200	\$3,500	\$3,800	\$2,700	\$3,000	\$3,300	\$2,400	\$2,800	\$3,100	\$352,280	\$390,600	\$433,260
71	\$4,400	\$4,800	\$5,200	\$3,300	\$3,600	\$4,000	\$2,800	\$3,100	\$3,400	\$2,600	\$2,900	\$3,300	\$364,620	\$403,740	\$446,760
72	\$4,500	\$4,900	\$5,400	\$3,400	\$3,700	\$4,100	\$2,900	\$3,200	\$3,600	\$2,700	\$3,000	\$3,400	\$377,300	\$417,060	\$460,620
73	\$4,700	\$5,100	\$5,500	\$3,500	\$3,900	\$4,200	\$3,000	\$3,300	\$3,700	\$2,800	\$3,200	\$3,600	\$390,330	\$430,740	\$474,480
74	\$4,800	\$5,300	\$5,700	\$3,700	\$4,000	\$4,300	\$3,100	\$3,500	\$3,900	\$3,000	\$3,400	\$3,800	\$403,680	\$444,600	\$488,880
75	\$5,000	\$5,400	\$5,800	\$3,800	\$4,100	\$4,500	\$3,300	\$3,600	\$4,100	\$3,100	\$3,500	\$4,000	\$417,360	\$459,000	\$503,460
76	\$5,100	\$5,600	\$6,000	\$3,900	\$4,200	\$4,600	\$3,400	\$3,800	\$4,300	\$3,300	\$3,700	\$4,200	\$431,380	\$473,580	\$518,220
77	\$5,300	\$5,700	\$6,200	\$4,000	\$4,400	\$4,800	\$3,500	\$4,000	\$4,500	\$3,400	\$3,900	\$4,400	\$445,720	\$488,340	\$533,340
78	\$5,500	\$5,900	\$6,300	\$4,100	\$4,500	\$5,000	\$3,700	\$4,200	\$4,700	\$3,600	\$4,100	\$4,600	\$460,350	\$503,460	\$548,460
79	\$5,600	\$6,100	\$6,500	\$4,300	\$4,700	\$5,200	\$3,900	\$4,400	\$5,000	\$3,800	\$4,300	\$4,900	\$475,310	\$518,940	\$563,940
80	\$5,800	\$6,200	\$6,700	\$4,400	\$4,900	\$5,500	\$4,100	\$4,600	\$5,300	\$4,000	\$4,500	\$5,200	\$490,580	\$534,420	\$579,600
81	\$6,000	\$6,400	\$6,900	\$4,600	\$5,100	\$5,700	\$4,300	\$4,900	\$5,600	\$4,200	\$4,800	\$5,500	\$506,070	\$550,260	\$595,440
82	\$6,100	\$6,600	\$7,100	\$4,800	\$5,400	\$6,100	\$4,600	\$5,200	\$6,000	\$4,500	\$5,100	\$5,900	\$521,870	\$566,280	\$611,460
83	\$6,300	\$6,800	\$7,300	\$5,000	\$5,600	\$6,400	\$4,900	\$5,500	\$6,300	\$4,800	\$5,400	\$6,200	\$537,900	\$582,480	\$627,300
84	\$6,500	\$7,000	\$7,600	\$5,300	\$6,000	\$6,800	\$5,200	\$5,900	\$6,700	\$5,100	\$5,800	\$6,600	\$554,110	\$598,860	\$643,500
85	\$6,700	\$7,200	\$7,900	\$5,600	\$6,300	\$7,300	\$5,500	\$6,200	\$7,200	\$5,400	\$6,100	\$7,100	\$570,580	\$615,240	\$659,700
86	\$6,900	\$7,500	\$8,300	\$5,900	\$6,800	\$7,800	\$5,800	\$6,700	\$7,700	\$5,700	\$6,600	\$7,600	\$587,170	\$631,800	\$675,720
87	\$7,100	\$7,800	\$8,800	\$6,300	\$7,300	\$8,400	\$6,200	\$7,200	\$8,300	\$6,100	\$7,100	\$8,200	\$603,870	\$648,180	\$691,920
88	\$7,400	\$8,200	\$9,300	\$6,800	\$7,800	\$9,000	\$6,700	\$7,700	\$8,900	\$6,600	\$7,600	\$8,800	\$620,780	\$664,740	\$707,760
89	\$7,700	\$8,700	\$9,900	\$7,300	\$8,400	\$9,700	\$7,200	\$8,300	\$9,600	\$7,100	\$8,200	\$9,500	\$637,650	\$680,940	\$723,780

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
90	\$8,100	\$9,200	\$10,600	\$7,800	\$9,000	\$10,500	\$7,700	\$8,900	\$10,400	\$7,600	\$8,800	\$10,300	\$654,680	\$698,400	\$739,980
91	\$8,300	\$9,300	\$10,700	\$8,100	\$9,100	\$10,600	\$8,050	\$9,000	\$10,500	\$8,000	\$8,900	\$10,400	\$671,640	\$714,960	\$755,820
92	\$8,400	\$9,400	\$10,900	\$8,200	\$9,200	\$10,800	\$8,100	\$9,100	\$10,700	\$8,050	\$9,000	\$10,600	\$688,740	\$731,520	\$771,300
93	\$8,500	\$9,500	\$11,000	\$8,300	\$9,300	\$10,900	\$8,200	\$9,200	\$10,800	\$8,100	\$9,100	\$10,700	\$705,880	\$747,900	\$786,600
94	\$8,600	\$9,600	\$11,200	\$8,400	\$9,400	\$11,100	\$8,300	\$9,300	\$11,000	\$8,200	\$9,200	\$10,900	\$723,300	\$764,280	\$801,720
95	\$8,700	\$9,700	\$11,300	\$8,500	\$9,500	\$11,200	\$8,400	\$9,400	\$11,100	\$8,300	\$9,300	\$11,000	\$741,360	\$781,200	\$816,840
96	\$8,800	\$9,800	\$11,500	\$8,600	\$9,600	\$11,400	\$8,500	\$9,500	\$11,300	\$8,400	\$9,400	\$11,200	\$759,850	\$798,480	\$831,960
97	\$8,900	\$9,900	\$11,600	\$8,700	\$9,700	\$11,500	\$8,600	\$9,600	\$11,400	\$8,500	\$9,500	\$11,300	\$777,140	\$818,100	\$848,880
98	\$8,950	\$10,000	\$11,800	\$8,800	\$9,800	\$11,700	\$8,700	\$9,700	\$11,600	\$8,600	\$9,600	\$11,500	\$792,250	\$835,740	\$865,800
99	\$9,000	\$10,100	\$12,000	\$8,900	\$9,900	\$11,900	\$8,800	\$9,800	\$11,800	\$8,700	\$9,700	\$11,700	\$805,140	\$849,780	\$882,900
100	\$9,100	\$10,200	\$12,200	\$9,000	\$10,000	\$12,100	\$8,900	\$9,900	\$12,000	\$8,800	\$9,800	\$11,900	\$815,030	\$859,680	\$894,420

B. Fixed Rate

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
55	\$2,950	\$3,300	\$3,770	\$2,240	\$2,530	\$2,830	\$1,880	\$2,120	\$2,410	\$1,470	\$1,710	\$1,940	\$241,750	\$273,990	\$313,920
56	\$3,060	\$3,420	\$3,890	\$2,300	\$2,590	\$2,950	\$2,000	\$2,240	\$2,470	\$1,530	\$1,770	\$2,000	\$250,930	\$283,970	\$324,750
57	\$3,180	\$3,540	\$4,010	\$2,360	\$2,710	\$3,060	\$2,060	\$2,300	\$2,590	\$1,590	\$1,820	\$2,120	\$260,420	\$294,380	\$336,010
58	\$3,300	\$3,650	\$4,130	\$2,470	\$2,830	\$3,180	\$2,120	\$2,360	\$2,650	\$1,650	\$1,880	\$2,180	\$270,240	\$305,000	\$347,480
59	\$3,420	\$3,770	\$4,240	\$2,590	\$2,890	\$3,240	\$2,180	\$2,410	\$2,710	\$1,770	\$2,000	\$2,240	\$280,370	\$316,050	\$359,160
60	\$3,540	\$3,890	\$4,360	\$2,650	\$2,950	\$3,300	\$2,240	\$2,470	\$2,830	\$1,820	\$2,120	\$2,360	\$290,840	\$327,520	\$371,270
61	\$3,650	\$4,130	\$4,600	\$2,710	\$3,060	\$3,420	\$2,360	\$2,590	\$2,950	\$1,880	\$2,180	\$2,470	\$301,670	\$339,200	\$383,800
62	\$3,770	\$4,240	\$4,720	\$2,830	\$3,180	\$3,540	\$2,470	\$2,710	\$3,000	\$2,000	\$2,240	\$2,590	\$312,850	\$351,300	\$396,550
63	\$3,890	\$4,360	\$4,830	\$2,950	\$3,300	\$3,650	\$2,530	\$2,830	\$3,060	\$2,060	\$2,360	\$2,710	\$324,390	\$363,620	\$409,710
64	\$4,010	\$4,480	\$4,950	\$3,060	\$3,420	\$3,770	\$2,590	\$2,950	\$3,180	\$2,120	\$2,470	\$2,830	\$336,280	\$376,370	\$423,100
65	\$4,240	\$4,720	\$5,190	\$3,180	\$3,540	\$3,890	\$2,710	\$3,000	\$3,300	\$2,240	\$2,590	\$2,950	\$348,570	\$389,540	\$436,900
66	\$4,360	\$4,830	\$5,310	\$3,300	\$3,650	\$4,010	\$2,830	\$3,060	\$3,420	\$2,360	\$2,710	\$3,060	\$361,230	\$403,130	\$451,130
67	\$4,480	\$4,950	\$5,540	\$3,420	\$3,770	\$4,130	\$2,890	\$3,180	\$3,540	\$2,470	\$2,830	\$3,180	\$374,270	\$416,940	\$465,580
68	\$4,720	\$5,190	\$5,660	\$3,540	\$3,890	\$4,240	\$2,950	\$3,300	\$3,650	\$2,590	\$2,950	\$3,300	\$387,670	\$431,170	\$480,440
69	\$4,830	\$5,310	\$5,780	\$3,650	\$4,010	\$4,360	\$3,060	\$3,420	\$3,770	\$2,710	\$3,060	\$3,540	\$401,490	\$445,820	\$495,740
70	\$4,950	\$5,420	\$6,010	\$3,770	\$4,130	\$4,480	\$3,180	\$3,540	\$3,890	\$2,830	\$3,300	\$3,650	\$415,690	\$460,900	\$511,240
71	\$5,190	\$5,660	\$6,130	\$3,890	\$4,240	\$4,720	\$3,300	\$3,650	\$4,010	\$3,060	\$3,420	\$3,890	\$430,250	\$476,410	\$527,170
72	\$5,310	\$5,780	\$6,370	\$4,010	\$4,360	\$4,830	\$3,420	\$3,770	\$4,240	\$3,180	\$3,540	\$4,010	\$445,210	\$492,130	\$543,530

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
73	\$5,540	\$6,010	\$6,490	\$4,130	\$4,600	\$4,950	\$3,540	\$3,890	\$4,360	\$3,300	\$3,770	\$4,240	\$460,580	\$508,270	\$559,880
74	\$5,660	\$6,250	\$6,720	\$4,360	\$4,720	\$5,070	\$3,650	\$4,130	\$4,600	\$3,540	\$4,010	\$4,480	\$476,340	\$524,620	\$576,870
75	\$5,900	\$6,370	\$6,840	\$4,480	\$4,830	\$5,310	\$3,890	\$4,240	\$4,830	\$3,650	\$4,130	\$4,720	\$492,480	\$541,620	\$594,080
76	\$6,010	\$6,600	\$7,080	\$4,600	\$4,950	\$5,420	\$4,010	\$4,480	\$5,070	\$3,890	\$4,360	\$4,950	\$509,020	\$558,820	\$611,490
77	\$6,250	\$6,720	\$7,310	\$4,720	\$5,190	\$5,660	\$4,130	\$4,720	\$5,310	\$4,010	\$4,600	\$5,190	\$525,940	\$576,240	\$629,340
78	\$6,490	\$6,960	\$7,430	\$4,830	\$5,310	\$5,900	\$4,360	\$4,950	\$5,540	\$4,240	\$4,830	\$5,420	\$543,210	\$594,080	\$647,180
79	\$6,600	\$7,190	\$7,670	\$5,070	\$5,540	\$6,130	\$4,600	\$5,190	\$5,900	\$4,480	\$5,070	\$5,780	\$560,860	\$612,340	\$665,440
80	\$6,840	\$7,310	\$7,860	\$5,190	\$5,780	\$6,450	\$4,830	\$5,420	\$6,210	\$4,720	\$5,310	\$6,100	\$578,880	\$630,610	\$680,000
81	\$7,080	\$7,550	\$8,030	\$5,420	\$6,010	\$6,630	\$5,070	\$5,780	\$6,510	\$4,950	\$5,660	\$6,400	\$597,160	\$649,300	\$693,180
82	\$7,190	\$7,750	\$8,200	\$5,660	\$6,340	\$7,050	\$5,420	\$6,100	\$6,930	\$5,310	\$5,990	\$6,820	\$615,800	\$665,370	\$706,900
83	\$7,430	\$7,920	\$8,360	\$5,900	\$6,520	\$7,330	\$5,780	\$6,410	\$7,220	\$5,660	\$6,290	\$7,100	\$634,720	\$679,190	\$719,030
84	\$7,660	\$8,110	\$8,640	\$6,250	\$6,950	\$7,730	\$6,130	\$6,830	\$7,620	\$6,010	\$6,720	\$7,500	\$653,630	\$693,920	\$732,020
85	\$7,840	\$8,270	\$8,920	\$6,550	\$7,230	\$8,240	\$6,430	\$7,120	\$8,130	\$6,310	\$7,000	\$8,010	\$667,730	\$706,700	\$745,040
86	\$8,000	\$8,560	\$9,300	\$6,840	\$7,760	\$8,740	\$6,720	\$7,640	\$8,630	\$6,610	\$7,530	\$8,510	\$681,100	\$721,230	\$757,390
87	\$8,180	\$8,840	\$9,790	\$7,260	\$8,270	\$9,340	\$7,140	\$8,160	\$9,230	\$7,030	\$8,040	\$9,120	\$696,100	\$734,740	\$770,040
88	\$8,480	\$9,220	\$10,270	\$7,800	\$8,770	\$9,940	\$7,680	\$8,660	\$9,830	\$7,570	\$8,550	\$9,720	\$712,160	\$747,920	\$781,950
89	\$8,780	\$9,720	\$10,860	\$8,320	\$9,380	\$10,640	\$8,210	\$9,270	\$10,530	\$8,090	\$9,160	\$10,420	\$727,110	\$760,890	\$794,190
90	\$9,170	\$10,200	\$11,550	\$8,830	\$9,980	\$11,440	\$8,720	\$9,870	\$11,330	\$8,610	\$9,760	\$11,220	\$741,810	\$774,920	\$806,530
91	\$9,330	\$10,210	\$11,570	\$9,100	\$9,990	\$11,460	\$9,050	\$9,880	\$11,350	\$8,990	\$9,770	\$11,240	\$755,190	\$784,940	\$817,500
92	\$9,400	\$10,280	\$11,730	\$9,170	\$10,060	\$11,620	\$9,060	\$9,950	\$11,510	\$9,010	\$9,840	\$11,410	\$770,980	\$800,190	\$830,390

Entry Age at Closing (based on the age of the youngest borrower, if applicable)	Based on HK\$1million (Specified Property Value)														
	Monthly Payout for 10-year Payment Term			Monthly Payout for 15-year Payment Term			Monthly Payout for 20-year Payment Term			Monthly Payout for Life Payment Term			Maximum Lump-Sum Payout Amount at Closing		
	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person	Three-Person	Two-Person	One-Person
93	\$9,470	\$10,350	\$11,780	\$9,240	\$10,130	\$11,680	\$9,130	\$10,020	\$11,570	\$9,020	\$9,910	\$11,460	\$786,630	\$815,120	\$842,930
94	\$9,490	\$10,430	\$11,940	\$9,270	\$10,210	\$11,830	\$9,160	\$10,100	\$11,730	\$9,050	\$9,990	\$11,620	\$798,640	\$830,520	\$855,120
95	\$9,560	\$10,490	\$11,980	\$9,340	\$10,270	\$11,880	\$9,230	\$10,170	\$11,770	\$9,120	\$10,060	\$11,670	\$815,430	\$845,240	\$866,700
96	\$9,630	\$10,550	\$12,140	\$9,410	\$10,330	\$12,040	\$9,300	\$10,220	\$11,930	\$9,190	\$10,120	\$11,820	\$832,160	\$859,730	\$878,700
97	\$9,690	\$10,600	\$12,200	\$9,480	\$10,380	\$12,090	\$9,370	\$10,280	\$11,990	\$9,260	\$10,170	\$11,880	\$846,930	\$876,170	\$892,910
98	\$9,700	\$10,640	\$12,360	\$9,540	\$10,430	\$12,260	\$9,430	\$10,320	\$12,150	\$9,320	\$10,220	\$12,050	\$859,430	\$889,900	\$907,460
99	\$9,710	\$10,680	\$12,540	\$9,610	\$10,470	\$12,430	\$9,500	\$10,370	\$12,330	\$9,390	\$10,260	\$12,220	\$869,390	\$899,400	\$922,700
100	\$9,740	\$10,720	\$12,700	\$9,630	\$10,510	\$12,600	\$9,530	\$10,400	\$12,500	\$9,420	\$10,300	\$12,390	\$872,730	\$903,650	\$931,700

Note: Borrowers aged over 100 should contact the Insured for respective Monthly Payout for different Payment Terms and Maximum Lump-Sum Payout Amount at Closing, and the Insured should contact the Insurer for details.