

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
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

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
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
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

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
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	\$2,750	\$3,080	\$3,520	\$2,090	\$2,360	\$2,640	\$1,760	\$1,980	\$2,250	\$1,370	\$1,590	\$1,810	\$225,360	\$255,420	\$292,640
56	\$2,860	\$3,190	\$3,630	\$2,140	\$2,420	\$2,750	\$1,870	\$2,090	\$2,310	\$1,430	\$1,650	\$1,870	\$233,920	\$264,720	\$302,740
57	\$2,970	\$3,300	\$3,740	\$2,200	\$2,530	\$2,860	\$1,920	\$2,140	\$2,420	\$1,480	\$1,700	\$1,980	\$242,770	\$274,420	\$313,230
58	\$3,080	\$3,410	\$3,850	\$2,310	\$2,640	\$2,970	\$1,980	\$2,200	\$2,470	\$1,540	\$1,760	\$2,030	\$251,920	\$284,320	\$323,920
59	\$3,190	\$3,520	\$3,960	\$2,420	\$2,690	\$3,020	\$2,030	\$2,250	\$2,530	\$1,650	\$1,870	\$2,090	\$261,370	\$294,620	\$334,810
60	\$3,300	\$3,630	\$4,070	\$2,470	\$2,750	\$3,080	\$2,090	\$2,310	\$2,640	\$1,700	\$1,980	\$2,200	\$271,120	\$305,310	\$346,100
61	\$3,410	\$3,850	\$4,290	\$2,530	\$2,860	\$3,190	\$2,200	\$2,420	\$2,750	\$1,760	\$2,030	\$2,310	\$281,220	\$316,200	\$357,780
62	\$3,520	\$3,960	\$4,400	\$2,640	\$2,970	\$3,300	\$2,310	\$2,530	\$2,800	\$1,870	\$2,090	\$2,420	\$291,640	\$327,490	\$369,660
63	\$3,630	\$4,070	\$4,510	\$2,750	\$3,080	\$3,410	\$2,360	\$2,640	\$2,860	\$1,920	\$2,200	\$2,530	\$302,400	\$338,970	\$381,940
64	\$3,740	\$4,180	\$4,620	\$2,860	\$3,190	\$3,520	\$2,420	\$2,750	\$2,970	\$1,980	\$2,310	\$2,640	\$313,480	\$350,850	\$394,410
65	\$3,960	\$4,400	\$4,840	\$2,970	\$3,300	\$3,630	\$2,530	\$2,800	\$3,080	\$2,090	\$2,420	\$2,750	\$324,940	\$363,130	\$407,280
66	\$4,070	\$4,510	\$4,950	\$3,080	\$3,410	\$3,740	\$2,640	\$2,860	\$3,190	\$2,200	\$2,530	\$2,860	\$336,740	\$375,800	\$420,550
67	\$4,180	\$4,620	\$5,170	\$3,190	\$3,520	\$3,850	\$2,690	\$2,970	\$3,300	\$2,310	\$2,640	\$2,970	\$348,890	\$388,670	\$434,010
68	\$4,400	\$4,840	\$5,280	\$3,300	\$3,630	\$3,960	\$2,750	\$3,080	\$3,410	\$2,420	\$2,750	\$3,080	\$361,390	\$401,940	\$447,870
69	\$4,510	\$4,950	\$5,390	\$3,410	\$3,740	\$4,070	\$2,860	\$3,190	\$3,520	\$2,530	\$2,860	\$3,300	\$374,270	\$415,600	\$462,130
70	\$4,620	\$5,060	\$5,610	\$3,520	\$3,850	\$4,180	\$2,970	\$3,300	\$3,630	\$2,640	\$3,080	\$3,410	\$387,500	\$429,660	\$476,580
71	\$4,840	\$5,280	\$5,720	\$3,630	\$3,960	\$4,400	\$3,080	\$3,410	\$3,740	\$2,860	\$3,190	\$3,630	\$401,080	\$444,110	\$491,430
72	\$4,950	\$5,390	\$5,940	\$3,740	\$4,070	\$4,510	\$3,190	\$3,520	\$3,960	\$2,970	\$3,300	\$3,740	\$415,030	\$458,760	\$506,680

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	\$5,170	\$5,610	\$6,050	\$3,850	\$4,290	\$4,620	\$3,300	\$3,630	\$4,070	\$3,080	\$3,520	\$3,960	\$429,360	\$473,810	\$521,920
74	\$5,280	\$5,830	\$6,270	\$4,070	\$4,400	\$4,730	\$3,410	\$3,850	\$4,290	\$3,300	\$3,740	\$4,180	\$444,040	\$489,060	\$537,760
75	\$5,500	\$5,940	\$6,380	\$4,180	\$4,510	\$4,950	\$3,630	\$3,960	\$4,510	\$3,410	\$3,850	\$4,400	\$459,090	\$504,900	\$553,800
76	\$5,610	\$6,160	\$6,590	\$4,290	\$4,620	\$5,050	\$3,740	\$4,180	\$4,720	\$3,630	\$4,070	\$4,610	\$474,510	\$520,930	\$569,790
77	\$5,830	\$6,270	\$6,790	\$4,400	\$4,840	\$5,250	\$3,850	\$4,400	\$4,920	\$3,740	\$4,290	\$4,810	\$490,290	\$537,170	\$584,210
78	\$6,050	\$6,480	\$6,870	\$4,510	\$4,940	\$5,450	\$4,070	\$4,610	\$5,120	\$3,960	\$4,500	\$5,010	\$506,380	\$553,540	\$598,270
79	\$6,160	\$6,680	\$7,060	\$4,730	\$5,140	\$5,650	\$4,290	\$4,810	\$5,430	\$4,180	\$4,700	\$5,320	\$522,840	\$568,390	\$613,320
80	\$6,360	\$6,760	\$7,260	\$4,830	\$5,340	\$5,960	\$4,500	\$5,010	\$5,740	\$4,390	\$4,900	\$5,630	\$538,610	\$582,800	\$628,120
81	\$6,560	\$6,960	\$7,440	\$5,030	\$5,540	\$6,150	\$4,700	\$5,330	\$6,040	\$4,590	\$5,220	\$5,930	\$553,440	\$598,600	\$642,770
82	\$6,660	\$7,150	\$7,630	\$5,240	\$5,850	\$6,560	\$5,020	\$5,630	\$6,450	\$4,910	\$5,520	\$6,340	\$570,290	\$614,000	\$657,830
83	\$6,860	\$7,340	\$7,810	\$5,450	\$6,040	\$6,850	\$5,340	\$5,940	\$6,740	\$5,230	\$5,830	\$6,640	\$586,450	\$629,180	\$671,940
84	\$7,060	\$7,530	\$8,100	\$5,750	\$6,460	\$7,250	\$5,650	\$6,350	\$7,140	\$5,540	\$6,240	\$7,040	\$602,110	\$644,940	\$686,670
85	\$7,250	\$7,710	\$8,390	\$6,060	\$6,750	\$7,760	\$5,950	\$6,640	\$7,650	\$5,840	\$6,540	\$7,540	\$617,570	\$659,620	\$701,420
86	\$7,430	\$8,010	\$8,790	\$6,350	\$7,260	\$8,260	\$6,240	\$7,160	\$8,150	\$6,140	\$7,050	\$8,050	\$632,680	\$675,370	\$715,740
87	\$7,620	\$8,300	\$9,280	\$6,760	\$7,770	\$8,860	\$6,660	\$7,660	\$8,760	\$6,550	\$7,560	\$8,650	\$648,710	\$690,470	\$730,270
88	\$7,930	\$8,700	\$9,770	\$7,280	\$8,270	\$9,460	\$7,180	\$8,170	\$9,350	\$7,070	\$8,060	\$9,250	\$665,410	\$705,480	\$744,280
89	\$8,220	\$9,200	\$10,370	\$7,800	\$8,880	\$10,160	\$7,690	\$8,770	\$10,060	\$7,580	\$8,670	\$9,950	\$681,490	\$720,200	\$758,490
90	\$8,630	\$9,690	\$11,070	\$8,310	\$9,480	\$10,960	\$8,200	\$9,370	\$10,860	\$8,090	\$9,270	\$10,750	\$697,570	\$736,030	\$772,860
91	\$8,800	\$9,740	\$11,130	\$8,590	\$9,530	\$11,020	\$8,540	\$9,430	\$10,920	\$8,480	\$9,320	\$10,810	\$712,750	\$749,290	\$786,260
92	\$8,870	\$9,830	\$11,280	\$8,660	\$9,620	\$11,180	\$8,560	\$9,510	\$11,080	\$8,500	\$9,410	\$10,970	\$727,990	\$765,160	\$798,790

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	\$8,940	\$9,910	\$11,370	\$8,730	\$9,700	\$11,270	\$8,630	\$9,600	\$11,160	\$8,520	\$9,490	\$11,060	\$743,220	\$780,720	\$813,340
94	\$9,030	\$10,000	\$11,540	\$8,820	\$9,790	\$11,440	\$8,720	\$9,690	\$11,340	\$8,610	\$9,590	\$11,230	\$760,180	\$796,740	\$826,570
95	\$9,120	\$10,080	\$11,630	\$8,910	\$9,880	\$11,530	\$8,810	\$9,770	\$11,430	\$8,700	\$9,670	\$11,330	\$777,620	\$812,560	\$841,390
96	\$9,200	\$10,160	\$11,810	\$9,000	\$9,960	\$11,710	\$8,890	\$9,850	\$11,610	\$8,790	\$9,750	\$11,510	\$795,230	\$828,510	\$855,000
97	\$9,290	\$10,240	\$11,890	\$9,080	\$10,030	\$11,790	\$8,970	\$9,930	\$11,690	\$8,870	\$9,830	\$11,580	\$811,310	\$846,580	\$870,590
98	\$9,310	\$10,310	\$12,080	\$9,160	\$10,110	\$11,970	\$9,050	\$10,000	\$11,870	\$8,950	\$9,900	\$11,770	\$824,660	\$862,340	\$886,360
99	\$9,330	\$10,390	\$12,260	\$9,230	\$10,180	\$12,160	\$9,120	\$10,080	\$12,060	\$9,020	\$9,970	\$11,960	\$835,200	\$874,210	\$902,580
100	\$9,400	\$10,450	\$12,450	\$9,290	\$10,250	\$12,350	\$9,190	\$10,150	\$12,240	\$9,090	\$10,040	\$12,140	\$842,150	\$881,460	\$912,910

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.