



HSBC Family Protector Premium

[Family Protector Basic Plan](#)

Additional Benefits:

- [Accidental Death Benefit](#)
- [Critical Illness Benefit](#)
- [Cancer Benefit](#)
- [Hospital Cash Benefit](#)
- [Child Protection](#)

Family Protector Basic Plan Monthly Premium

Sum Insured (HK\$)		For each HK\$ 1,000,000			
Sex		M	M	F	F
Smoking Status		Non-smoker	Smoker	Non-smoker	Smoker
Age Next Birthday	19	55.90	61.70	47.50	52.50
	20	56.70	64.20	47.50	53.40
	21	56.70	65.10	47.50	54.20
	22	56.70	66.70	49.20	57.50
	23	56.70	66.70	49.20	57.50
	24	56.70	67.60	49.20	60.00
	25	56.70	68.40	50.00	61.70
	26	56.70	70.90	50.00	63.40
	27	57.50	74.20	51.70	65.90
	28	58.40	77.60	52.50	69.20
	29	60.00	81.70	53.40	71.70
	30	62.60	86.70	55.00	76.70
	31	65.10	92.60	55.90	79.20
	32	69.20	100.90	57.50	84.20
	33	71.70	107.60	60.00	90.10
	34	75.90	117.60	61.70	95.10
	35	80.90	128.40	65.10	103.40
	36	85.90	139.30	67.60	110.10
	37	91.70	152.60	70.90	118.40
	38	97.60	166.80	75.10	127.60
	39	103.40	180.10	79.20	137.60
	40	110.90	197.70	84.20	150.10
	41	119.30	217.70	90.90	165.10
	42	126.80	236.00	100.90	187.70
	43	136.80	261.00	109.30	207.70
	44	147.60	286.90	118.40	230.20
	45	159.30	315.30	128.40	253.50
	46	172.60	346.90	141.80	283.60
	47	186.80	380.30	157.60	319.40
	48	204.30	419.50	172.60	353.60
	49	221.00	457.00	186.80	386.10
	50	242.70	505.40	205.20	427.00
	51	266.90	557.90	226.00	472.00
	52	296.10	620.50	251.90	527.90
	53	326.10	683.90	276.10	578.80
	54	358.60	753.10	299.40	627.20
	55	398.70	837.30	329.40	690.60
	56	442.00	928.20	362.00	758.90
	57	488.70	1025.80	399.50	838.20
	58	538.80	1130.90	440.40	924.10
	59	595.50	1250.20	487.10	1022.50
	60	665.50	1397.80	536.30	1125.90

Remarks:

1. The actual premium increase proportionally based on sum insured selected.
2. Age refers to the age of the Insured Person on his or her next birthday.
3. The figure is subject to rounding adjustment. This premium does not include levy which is collected by the Insurance Authority.
4. **The above monthly premiums are for reference only. The actual amount of the premium is decided at the discretion of HSBC Life (International) Limited.**

Accidental Death Benefit Monthly Premium

Sum Insured (HK\$)		For each HK\$ 500,000			
Gender		Male	Male	Female	Female
Smoking Status		Non-smoker	Smoker	Non-smoker	Smoker
Age Next Birthday	19	5.80	5.80	1.30	1.30
	20	6.30	6.30	1.70	1.70
	21	6.30	6.30	1.70	1.70
	22	6.70	6.70	1.70	1.70
	23	7.10	7.10	1.70	1.70
	24	7.50	7.50	1.70	1.70
	25	7.50	7.50	1.70	1.70
	26	7.90	7.90	1.70	1.70
	27	8.30	8.30	2.10	2.10
	28	8.80	8.80	2.10	2.10
	29	8.80	8.80	2.10	2.10
	30	9.20	9.20	2.50	2.50
	31	9.60	9.60	2.50	2.50
	32	10.00	10.00	2.50	2.50
	33	10.40	10.40	2.90	2.90
	34	10.80	10.80	2.90	2.90
	35	10.80	10.80	3.30	3.30
	36	11.30	11.30	3.30	3.30
	37	11.70	11.70	3.80	3.80
	38	12.10	12.10	3.80	3.80
	39	12.50	12.50	4.20	4.20
	40	12.50	12.50	4.20	4.20
	41	12.90	12.90	4.20	4.20
	42	12.90	12.90	4.60	4.60
	43	12.90	12.90	4.60	4.60
	44	12.90	12.90	5.00	5.00
	45	13.30	13.30	5.00	5.00
	46	13.30	13.30	5.00	5.00
	47	13.30	13.30	5.00	5.00
	48	13.30	13.30	5.00	5.00
	49	13.30	13.30	5.40	5.40
50	13.80	13.80	5.40	5.40	
51	14.20	14.20	5.40	5.40	
52	14.60	14.60	5.40	5.40	
53	15.00	15.00	5.80	5.80	
54	15.80	15.80	5.80	5.80	
55	16.30	16.30	6.30	6.30	
56	17.50	17.50	6.70	6.70	
57	18.80	18.80	7.10	7.10	
58	20.00	20.00	7.50	7.50	
59	21.30	21.30	8.30	8.30	
60	22.90	22.90	9.20	9.20	

Remarks:

1. The Accidental Death Benefit provides an additional 50% of your basic plan coverage.
2. Age refers to the age of the Insured Person on his or her next birthday.
3. The figure is subject to rounding adjustment. This premium does not include levy which is collected by the Insurance Authority.
4. **The above monthly premiums are for reference only. The actual amount of the premium is decided at the discretion of HSBC Life (International) Limited.**

Critical Illness Benefit Monthly Premium

Sum Insured (HK\$)	500,000				1,000,000				1,500,000				
Sex	M	M	F	F	M	M	F	F	M	M	F	F	
Smoking Status	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	
Age Next Birthday	19	17.10	18.30	17.90	22.90	34.20	36.70	35.90	45.90	51.30	55.00	53.80	68.80
	20	17.90	20.00	19.20	25.40	35.90	40.00	38.40	50.90	53.80	60.00	57.50	76.30
	21	19.60	22.50	21.30	29.20	39.20	45.00	42.50	58.40	58.80	67.60	63.80	87.60
	22	21.30	25.00	23.40	33.80	42.50	50.00	46.70	67.60	63.80	75.10	70.10	101.30
	23	22.90	27.50	26.70	38.40	45.90	55.00	53.40	76.70	68.80	82.60	80.10	115.10
	24	25.40	30.90	30.00	43.80	50.90	61.70	60.00	87.60	76.30	92.60	90.10	131.40
	25	27.50	35.00	34.20	50.00	55.00	70.10	68.40	100.10	82.60	105.10	102.60	150.10
	26	30.40	39.20	39.60	58.00	60.90	78.40	79.20	115.90	91.30	117.60	118.80	173.90
	27	33.80	44.20	45.90	67.60	67.60	88.40	91.70	135.10	101.30	132.60	137.60	202.70
	28	37.50	50.00	53.40	78.80	75.10	100.10	106.80	157.60	112.60	150.10	160.10	236.40
	29	41.30	56.70	61.70	91.30	82.60	113.40	123.40	182.60	123.80	170.10	185.10	274.00
	30	45.50	63.40	71.30	104.30	90.90	126.80	142.60	208.50	136.40	190.20	213.90	312.80
	31	50.50	71.70	82.60	123.00	100.90	143.40	165.10	246.00	151.40	215.20	247.70	369.00
	32	55.50	80.10	94.70	141.40	110.90	160.10	189.30	282.70	166.40	240.20	284.00	424.10
	33	60.90	89.70	108.00	161.40	121.80	179.30	216.00	322.80	182.60	269.00	324.00	484.10
	34	66.70	100.10	122.20	183.50	133.40	200.20	244.40	367.00	200.20	300.20	366.50	550.40
	35	73.00	110.90	138.00	207.20	146.00	221.80	276.10	414.50	218.90	332.80	414.10	621.70
	36	79.20	122.60	155.50	233.90	158.50	245.20	311.10	467.90	237.70	367.80	466.60	701.80
	37	86.70	135.90	174.70	263.50	173.50	271.90	349.40	527.10	260.20	407.80	524.20	790.60
	38	94.70	150.10	194.70	294.00	189.30	300.20	389.50	588.00	284.00	450.40	584.20	882.00
	39	102.60	165.50	215.60	326.50	205.20	331.10	431.20	653.00	307.70	496.60	646.80	979.50
	40	111.30	181.40	236.90	359.00	222.70	362.80	473.70	718.10	334.00	544.20	710.60	1077.10
	41	121.80	200.60	260.60	395.30	243.50	401.20	521.30	790.60	365.30	601.70	781.90	1185.90
	42	132.20	220.60	284.00	430.80	264.40	441.20	568.00	861.50	396.60	661.80	851.90	1292.30
	43	144.30	243.10	307.70	467.50	288.60	486.20	615.50	934.90	432.80	729.30	923.20	1402.40
	44	157.20	267.70	332.30	504.60	314.40	535.40	664.70	1009.10	471.60	803.10	997.00	1513.70
	45	173.10	296.90	356.50	542.10	346.10	593.80	713.10	1084.20	519.20	890.70	1069.60	1626.30
	46	191.80	331.50	377.40	573.80	383.60	663.00	754.80	1147.60	575.50	994.50	1132.20	1721.40
	47	212.70	370.70	394.10	599.20	425.30	741.40	788.10	1198.50	638.00	1112.10	1182.20	1797.70
	48	236.40	414.50	411.20	625.10	472.90	829.00	822.30	1250.20	709.30	1243.50	1233.50	1875.20
	49	264.00	466.20	427.00	648.90	527.90	932.40	854.00	1297.70	791.90	1398.60	1281.00	1946.60
	50	294.80	522.50	439.10	667.20	589.60	1045.00	878.20	1334.40	884.50	1567.50	1317.30	2001.60
	51	331.50	590.10	453.30	688.10	663.00	1180.10	906.60	1376.10	994.50	1770.20	1359.80	2064.20
	52	371.10	663.00	463.70	702.60	742.30	1326.10	927.40	1405.30	1113.40	1989.10	1391.10	2107.90
	53	415.70	745.20	471.60	713.90	831.50	1490.40	943.30	1427.80	1247.20	2235.50	1414.90	2141.70
	54	467.90	840.30	478.70	723.50	935.70	1680.50	957.40	1447.00	1403.60	2520.80	1436.10	2170.50
	55	522.50	939.90	488.70	737.30	1045.00	1879.80	977.40	1474.50	1567.50	2819.80	1466.20	2211.80
	56	580.50	1045.00	501.20	754.80	1160.90	2090.00	1002.50	1509.50	1741.40	3135.00	1503.70	2264.30
	57	640.10	1153.00	516.70	776.50	1280.20	2306.00	1033.30	1552.90	1920.30	3459.00	1550.00	2329.40
	58	703.50	1267.30	534.20	800.60	1407.00	2534.50	1068.40	1601.30	2110.40	3801.80	1602.50	2401.90
	59	770.60	1386.90	554.20	827.30	1541.20	2773.90	1108.40	1654.70	2311.80	4160.80	1662.60	2482.00
60	837.80	1505.40	575.50	856.90	1675.50	3010.70	1150.90	1713.90	2513.30	4516.10	1726.40	2570.80	

Remarks:

1. Age refers to the age of the Insured Person on his or her next birthday.
2. The figure is subject to rounding adjustment. This premium does not include levy which is collected by the Insurance Authority.
3. **The above monthly premiums are for reference only. The actual amount of the premium is decided at the discretion of HSBC Life (International) Limited.**

Cancer Benefit Monthly Premium

Sum Insured (HK\$)	500,000				1,000,000				1,500,000				
Sex	M	M	F	F	M	M	F	F	M	M	F	F	
Smoking Status	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	
Age Next Birthday	19	12.90	14.20	14.60	18.80	25.90	28.40	29.20	37.50	38.80	42.50	43.80	56.30
	20	14.20	15.80	16.30	22.10	28.40	31.70	32.50	44.20	42.50	47.50	48.80	66.30
	21	15.80	17.90	18.80	26.70	31.70	35.90	37.50	53.40	47.50	53.80	56.30	80.10
	22	17.50	20.90	22.10	31.70	35.00	41.70	44.20	63.40	52.50	62.60	66.30	95.10
	23	19.60	23.80	25.40	36.70	39.20	47.50	50.90	73.40	58.80	71.30	76.30	110.10
	24	22.10	27.50	29.60	43.00	44.20	55.00	59.20	85.90	66.30	82.60	88.80	128.90
	25	25.00	31.70	34.20	50.00	50.00	63.40	68.40	100.10	75.10	95.10	102.60	150.10
	26	28.40	36.30	39.60	58.40	56.70	72.60	79.20	116.80	85.10	108.80	118.80	175.10
	27	31.70	41.70	46.30	68.00	63.40	83.40	92.60	135.90	95.10	125.10	138.90	203.90
	28	35.40	47.50	53.40	78.80	70.90	95.10	106.80	157.60	106.30	142.60	160.10	236.40
	29	39.20	53.80	61.30	90.50	78.40	107.60	122.60	181.00	117.60	161.40	183.90	271.50
	30	43.00	60.00	69.60	101.70	85.90	120.10	139.30	203.50	128.90	180.10	208.90	305.20
	31	47.10	66.70	79.60	118.80	94.20	133.40	159.30	237.70	141.40	200.20	238.90	356.50
	32	50.90	73.40	90.50	135.10	101.70	146.80	181.00	270.20	152.60	220.20	271.50	405.30
	33	54.60	80.10	102.60	153.50	109.30	160.10	205.20	306.90	163.90	240.20	307.70	460.40
	34	58.40	87.20	115.90	173.90	116.80	174.30	231.90	347.80	175.10	261.50	347.80	521.70
	35	62.10	93.80	129.70	195.20	124.30	187.70	259.40	390.30	186.40	281.50	389.10	585.50
	36	65.50	100.50	144.70	217.70	130.90	201.00	289.40	435.30	196.40	301.50	434.10	653.00
	37	69.60	108.40	160.50	242.30	139.30	216.80	321.10	484.60	208.90	325.30	481.60	726.80
	38	73.80	116.80	176.00	266.00	147.60	233.50	351.90	532.10	221.40	350.30	527.90	798.10
	39	78.40	125.90	191.80	290.20	156.80	251.90	383.60	580.50	235.20	377.80	575.50	870.70
	40	83.40	135.50	206.80	313.60	166.80	271.10	413.70	627.20	250.20	406.60	620.50	940.80
	41	89.70	148.00	221.80	336.50	179.30	296.10	443.70	673.00	269.00	444.10	665.50	1009.60
	42	96.70	161.40	235.60	357.80	193.50	322.80	471.20	715.60	290.20	484.10	706.80	1073.40
	43	105.10	176.80	248.90	378.20	210.20	353.60	497.90	756.40	315.30	530.40	746.80	1134.70
	44	114.70	194.70	261.90	398.20	229.40	389.50	523.80	796.50	344.00	584.20	785.60	1194.70
	45	125.10	214.80	274.00	416.60	250.20	429.50	547.90	833.20	375.30	644.30	821.90	1249.70
	46	136.40	236.00	285.60	434.10	272.70	472.00	571.30	868.20	409.10	708.10	856.90	1302.30
	47	148.00	258.10	296.10	449.90	296.10	516.20	592.10	899.90	444.10	774.40	888.20	1349.80
	48	160.10	280.60	307.70	467.90	320.30	561.30	615.50	935.70	480.40	841.90	923.20	1403.60
	49	172.60	304.40	320.70	486.60	345.30	608.80	641.30	973.30	517.90	913.20	962.00	1459.90
	50	185.60	329.40	331.50	503.30	371.10	658.90	663.00	1006.60	556.70	988.30	994.50	1510.00
	51	201.80	359.90	345.70	524.60	403.70	719.70	691.40	1049.20	605.50	1079.60	1037.10	1573.80
	52	220.20	394.10	357.80	542.10	440.40	788.10	715.60	1084.20	660.50	1182.20	1073.40	1626.30
	53	241.00	432.00	369.00	558.40	482.10	864.00	738.10	1116.70	723.10	1296.00	1107.10	1675.10
	54	263.50	474.10	379.50	573.40	527.10	948.30	758.90	1146.80	790.60	1422.40	1138.40	1720.10
	55	289.00	520.40	391.60	590.90	578.00	1040.80	783.10	1181.80	866.90	1561.20	1174.70	1772.70
	56	316.90	571.30	405.70	610.50	633.80	1142.60	811.50	1221.00	950.80	1713.90	1217.20	1831.50
	57	346.50	625.10	418.70	628.40	693.10	1250.20	837.30	1256.80	1039.60	1875.20	1256.00	1885.30
	58	380.70	686.40	433.30	649.30	761.40	1372.80	866.50	1298.50	1142.20	2059.10	1299.80	1947.80
	59	419.90	756.00	448.70	669.70	839.80	1512.00	897.40	1339.40	1259.80	2268.10	1346.10	2009.10
	60	460.80	828.60	464.50	691.40	921.60	1657.20	929.10	1382.80	1382.40	2485.70	1393.60	2074.20

Remarks:

1. Age refers to the age of the Insured Person on his or her next birthday.
2. The figure is subject to rounding adjustment. This premium does not include levy which is collected by the Insurance Authority.
3. **The above monthly premiums are for reference only. The actual amount of the premium is decided at the discretion of HSBC Life (International) Limited.**

Hospital Cash Benefit Monthly Premium

Levels of daily cash payments (HK\$)	800				1,600				
	Sex	M	M	F	F	M	M	F	F
Smoking Status	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	Non-smoker	Smoker	
Age Next Birthday	19	41.40	41.40	62.00	62.00	82.70	82.70	124.10	124.10
	20	42.00	42.00	64.70	64.70	84.10	84.10	129.40	129.40
	21	42.00	42.00	65.40	65.40	84.10	84.10	130.80	130.80
	22	42.00	42.00	65.40	65.40	84.10	84.10	130.80	130.80
	23	42.00	42.00	66.10	66.10	84.10	84.10	132.10	132.10
	24	42.00	42.00	66.10	66.10	84.10	84.10	132.10	132.10
	25	42.70	42.70	66.70	66.70	85.40	85.40	133.40	133.40
	26	42.70	42.70	66.70	66.70	85.40	85.40	133.40	133.40
	27	44.00	44.00	67.40	67.40	88.10	88.10	134.80	134.80
	28	46.00	46.00	69.40	69.40	92.10	92.10	138.80	138.80
	29	48.00	48.00	71.40	71.40	96.10	96.10	142.80	142.80
	30	50.00	50.00	73.40	73.40	100.10	100.10	146.80	146.80
	31	52.00	52.00	77.40	77.40	104.10	104.10	154.80	154.80
	32	54.70	54.70	81.40	81.40	109.40	109.40	162.80	162.80
	33	57.40	57.40	85.40	85.40	114.80	114.80	170.80	170.80
	34	60.70	60.70	90.10	90.10	121.40	121.40	180.10	180.10
	35	63.40	63.40	94.70	94.70	126.80	126.80	189.50	189.50
	36	66.10	66.10	99.40	99.40	132.10	132.10	198.80	198.80
	37	68.70	68.70	104.10	104.10	137.40	137.40	208.20	208.20
	38	70.70	70.70	108.80	108.80	141.40	141.40	217.50	217.50
	39	73.40	73.40	114.10	114.10	146.80	146.80	228.20	228.20
	40	76.10	76.10	119.40	119.40	152.10	152.10	238.90	238.90
	41	78.70	78.70	124.80	124.80	157.50	157.50	249.50	249.50
	42	81.40	81.40	129.40	129.40	162.80	162.80	258.90	258.90
	43	84.10	84.10	134.80	134.80	168.10	168.10	269.50	269.50
	44	86.70	86.70	139.40	139.40	173.50	173.50	278.90	278.90
	45	90.10	90.10	144.10	144.10	180.10	180.10	288.20	288.20
	46	92.70	92.70	148.10	148.10	185.50	185.50	296.20	296.20
	47	96.70	96.70	152.10	152.10	193.50	193.50	304.20	304.20
	48	100.70	100.70	156.10	156.10	201.50	201.50	312.20	312.20
	49	105.40	105.40	160.10	160.10	210.80	210.80	320.30	320.30
50	111.40	111.40	164.80	164.80	222.80	222.80	329.60	329.60	
51	118.80	118.80	170.10	170.10	237.50	237.50	340.30	340.30	
52	126.80	126.80	176.10	176.10	253.50	253.50	352.30	352.30	
53	136.80	136.80	182.80	182.80	273.60	273.60	365.60	365.60	
54	148.80	148.80	190.80	190.80	297.60	297.60	381.60	381.60	
55	162.10	162.10	200.80	200.80	324.30	324.30	401.70	401.70	
56	178.10	178.10	213.50	213.50	356.30	356.30	427.00	427.00	
57	194.80	194.80	227.50	227.50	389.60	389.60	455.00	455.00	
58	212.20	212.20	241.50	241.50	424.30	424.30	483.10	483.10	
59	230.20	230.20	257.50	257.50	460.40	460.40	515.10	515.10	
60	248.20	248.20	273.60	273.60	496.40	496.40	547.10	547.10	

Remarks:

1. Age refers to the age of the Insured Person on his or her next birthday.
2. The figure is subject to rounding adjustment. This premium does not include levy which is collected by the Insurance Authority.
3. **The above monthly premiums are for reference only. The actual amount of the premium is decided at the discretion of HSBC Life (International) Limited.**

Child Protection Monthly Premium

Sum Insured (HK\$)		500,000			
Gender		Male	Male	Female	Female
Smoking Status		Non-smoker	Smoker	Non-smoker	Smoker
Age Next Birthday	19	99.20	99.20	99.20	99.20
	20	99.20	99.20	99.20	99.20
	21	99.20	99.20	99.20	99.20
	22	99.20	99.20	99.20	99.20
	23	99.20	99.20	99.20	99.20
	24	99.20	99.20	99.20	99.20
	25	99.20	99.20	99.20	99.20
	26	99.20	99.20	99.20	99.20
	27	99.20	99.20	99.20	99.20
	28	99.20	99.20	99.20	99.20
	29	99.20	99.20	99.20	99.20
	30	99.20	99.20	99.20	99.20
	31	99.20	99.20	99.20	99.20
	32	99.20	99.20	99.20	99.20
	33	99.20	99.20	99.20	99.20
	34	99.20	99.20	99.20	99.20
	35	99.20	99.20	99.20	99.20
	36	99.20	99.20	99.20	99.20
	37	99.20	99.20	99.20	99.20
	38	99.20	99.20	99.20	99.20
	39	99.20	99.20	99.20	99.20
	40	99.20	99.20	99.20	99.20
	41	99.20	99.20	99.20	99.20
	42	99.20	99.20	99.20	99.20
	43	99.20	99.20	99.20	99.20
	44	99.20	99.20	99.20	99.20
	45	99.20	99.20	99.20	99.20
	46	99.20	99.20	99.20	99.20
	47	99.20	99.20	99.20	99.20
	48	99.20	99.20	99.20	99.20
	49	99.20	99.20	99.20	99.20
	50	99.20	99.20	99.20	99.20
	51	99.20	99.20	99.20	99.20
52	99.20	99.20	99.20	99.20	
53	99.20	99.20	99.20	99.20	
54	99.20	99.20	99.20	99.20	
55	99.20	99.20	99.20	99.20	
56	99.20	99.20	99.20	99.20	
57	99.20	99.20	99.20	99.20	
58	99.20	99.20	99.20	99.20	
59	99.20	99.20	99.20	99.20	
60	99.20	99.20	99.20	99.20	

Remarks:

1. Age refers to the age of the Insured Person on his or her next birthday.
2. The figure is subject to rounding adjustment. This premium does not include levy which is collected by the Insurance Authority.
3. **The above monthly premiums are for reference only. The actual amount of the premium is decided at the discretion of HSBC Life (International) Limited.**