

HKMC Annuity Plan Examples of Guaranteed Monthly Annuity Payment Table (HK\$) (For reference only)

Single Premium (HK\$ 1,000,000)				
Age Last Birthday at Application	Male		Female	
	Guaranteed Monthly Annuity Payment	Annuity Payout Rate ¹	Guaranteed Monthly Annuity Payment	Annuity Payout Rate ¹
60	5,100	6.1%	4,700	5.6%
61	5,240	6.2%	4,820	5.7%
62	5,380	6.4%	4,940	5.9%
63	5,520	6.6%	5,060	6.0%
64	5,660	6.7%	5,180	6.2%
65	5,800	6.9%	5,300	6.3%
66	5,950	7.1%	5,400	6.4%
67	6,100	7.3%	5,510	6.6%
68	6,250	7.5%	5,620	6.7%
69	6,400	7.6%	5,730	6.8%
70	6,560	7.8%	5,840	7.0%
71	6,720	8.0%	5,950	7.1%
72	6,880	8.2%	6,060	7.2%
73	7,040	8.4%	6,180	7.4%
74	7,200	8.6%	6,300	7.5%
75	7,360	8.8%	6,420	7.7%
76	7,520	9.0%	6,540	7.8%
77	7,680	9.2%	6,660	7.9%
78	7,840	9.4%	6,780	8.1%
79	8,000	9.6%	6,900	8.2%
80	8,160	9.7%	7,030	8.4%
81	8,320	9.9%	7,160	8.5%
82	8,480	10.1%	7,290	8.7%
83	8,640	10.3%	7,420	8.9%
84	8,800	10.5%	7,550	9.0%
85	8,960	10.7%	7,680	9.2%

For age 86 years old or above, please call our Customer Service Hotline at (852) 2512 5000 for more information or use the HKMC Annuity Plan Calculator via https://www.hkmca.hk/hk/tool/calculator_web.php.

1. Annuity payout rate, as annuity rate, is calculated as follows:

Guaranteed Monthly Annuity Payment x 12 / premium x 100%.

Assuming a 60-year-old female applies for the HKMC Annuity Plan with HK\$1,000,000 and the Guaranteed Monthly Annuity Payment is HK\$4,700, the annuity payout rate would be 5.6% (HK\$4,700 x 12 / HK\$1,000,000 x 100%).