



OPTION TO PURCHASE PAID-UP ADDITIONS (OPP Rider)

Our OPP rider not only provides you with extra protection, but also an opportunity to make your whole life policy more valuable.

PLAN HIGHLIGHTS

- Provides you with the contractual right to purchase additional "paid-up" life insurance; has cash value and loan value and is eligible for dividends
- The additional paid-up insurance provides you with protection on top of that provided by your basic insurance policy. Option of this paid-up insurance amount equivalent to 101% of premium paid is available to suit your needs
- Within the first 31 days of the Date of Issue, you can pay up to 20 times¹ the amount of the standard basic premium of the policy as OPP rider premium. With this exclusive right, you can enjoy a shorter premium paying period
- OPP rider minimum premium is US\$50/HK\$400
- With the OPP rider, the amount of "paid-up" insurance in force at the time of the insured's death will become part of the life insurance proceeds²
- The OPP rider premium builds up cash value which can be withdrawn³ at any time; it provides you with extra saving opportunity, but with insurance value

BENEFITS

- Additional paid-up insurance can increase your protection to meet your needs
- Provides lifetime protection together with extra savings opportunity
- OPP rider values are eligible to earn dividends; Accumulated cash values and dividends can provide a ready emergency fund for any purpose

¹ It is applicable to OPP rider attached to "Save & Cash 20", "LifePlus", "Protection-in-One" or "Lady Protection-in-One". For OPP rider attached to other basic plans, its premium can be up to 15 times the amount of the standard basic premium of the policy.

² For paid-up insurance amount equivalent to 101% of premium paid, the face amount of the insurance in force at the insured's death or the Guaranteed Cash Value, whichever is higher, will be part of the life insurance proceeds.

³ It is subject to respective withdrawal fee according to below schedule.

Year from the initial purchase of paid-up insurance	OPP initial premium amount within the 1 st policy year		
	< US\$50,000 / < HK\$400,000	≥ US\$50,000 but < US\$500,000 ≥ HK\$400,000 but < HK\$4,000,000	≥ US\$500,000 / ≥ HK\$4,000,000
Withdrawal within 1 st year	5%	5%	5%
Withdrawal within 2 nd year	-	4%	4%
Withdrawal within 3 rd year	-	3%	3%
Withdrawal within 4 th year	-	-	2%
Withdrawal within 5 th year	-	-	1%
Withdrawal thereafter	-	-	-



附加儲蓄保障

此附加保障不但為您提供額外保障，更能令您的終身壽險更具價值。

計劃特點

- 「附加儲蓄保障」乃給予您可額外另購「繳清壽險」的權利；這繳清壽險除可享有現金價值及貸款價值外，更有分紅的權利
- 此額外的繳清保險乃附加在基本保險計劃上，為您提供額外保障。您可按個人所需，選擇提供相等於所繳付保費的101%，作為此繳清保險之保障
- 在保單繕發日31天內，您更可以高達標準基本保費的20倍¹投保「附加儲蓄保障」，這首年的「附加儲蓄保障」權利，可為您帶來更短的保費繳付期
- 「附加儲蓄保障」的最低保費為US\$50/HK\$400
- 受保人若不幸身故，身故賠償²亦包括「附加儲蓄保障」內生效的繳清保險金額
- 「附加儲蓄保障」內的累積現金價值更可隨時提取³；這極具彈性的安排，給予您額外的儲蓄機會，更兼具壽險保障

優點

- 額外繳清保險可增加您的保障，以應付您的需要
- 此保障權利為終身享有，並可為您帶來額外的儲蓄機會
- 「附加儲蓄保障」供款均可享有紅利；累積現金價值及紅利均可隨時提取，以備不時之需

1 只適用於附加於「二十年儲蓄終身保險」、「多多保」壽險計劃、「暫全保」綜合保障計劃或「穩全保」綜合保障計劃的「附加儲蓄保障」；至於附加於其他保單上的「附加儲蓄保障」，客戶則可以高達標準基本保費的15倍投保。

2 如繳清保險之保障額為所繳付額的101%，則身故時的繳清保險金額或保證現金價值（以較高者為準），便會包括在身故賠償內。

3 根據下表，扣除有關提取手續費。

第1次購買附加繳清保險起計之年期	首年附加繳清保險保費		
	< US\$50,000 / < HK\$400,000	≥ US\$50,000 但 < US\$500,000 ≥ HK\$400,000 但 < HK\$4,000,000	≥ US\$500,000 / ≥ HK\$4,000,000
首年提取	5%	5%	5%
第2年提取	-	4%	4%
第3年提取	-	3%	3%
第4年提取	-	-	2%
第5年提取	-	-	1%
其後提取	-	-	-