

LIFE INSURANCE  
ADDITIONAL PURCHASE OPTION RIDER (APOR)

# SAFEGUARDING YOUR FUTURE WITH ADDITIONAL COVER

Additional Purchase Option Rider gives you the flexibility to  
choose even more protection for the future.



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AIA International Limited  
(Incorporated in Bermuda with limited liability)



HEALTHIER, LONGER,  
BETTER LIVES

# Focus on the things in life that really matter to you with our Additional Purchase Option Rider

An add-on plan that bolsters the cover provided by your savings plan, enabling you to cope better with whatever happens in the years ahead.

## Cover at a glance

Insured's Age at Application	15 days to age 50
Premium Payment Term	10 years
Benefit Term	10 years
Minimum Sum Assured	US\$10,000 / HK\$75,000 / MOP75,000
Maximum Sum Assured	5 times the amount of your basic plan's cumulative premiums within the first 10 years up to US\$500,000 / HK\$3,750,000 / MOP 3,750,000 for the same insured
Premium Payment Mode	Follow the corresponding basic plan

## Plan Highlights



**Flexibility to purchase even more protection in the future**



**Conversion Privilege - without additional health information**





## The flexibility to purchase lifelong protection

**Additional Purchase Option Rider** is an **add-on plan** that increases the level of cover provided by your existing savings plan. After defined periods of time, this plan can be converted into a whole life protection plan without the need to submit any further medical records.



## A currency that suits you

The currency of this add-on plan should correspond with the attached basic plan, which may be in US dollars, HK dollars or Macau pataca (if the policy is issued in Macau).



## Conversion Privilege

Within 3 months before the 2nd, 5th or 10th anniversary of this plan, the plan can be converted into a whole life protection insurance plan without requiring additional health information, subject to additional premium and choices of products then made available for the purpose of this conversion.



Effective from 1 January 2018, all policy owners are required to pay a levy on each premium payment made for both new and in-force Hong Kong policies to the Insurance Authority (IA). For levy details, please visit our website at [www.aia.com.hk/useful-information-ia-en](http://www.aia.com.hk/useful-information-ia-en) or IA's website at [www.ia.org.hk](http://www.ia.org.hk).

## Important Information

*This brochure does not contain the full terms and conditions of the policy. It is not, and does not form part of, a contract of insurance and is designed to provide an overview of the key features of this product. The precise terms and conditions of this plan are specified in the policy contract. Please refer to the policy contract for the definitions of capitalised terms, and the exact and complete terms and conditions of cover. In case you want to read policy contract sample before making an application, you can obtain a copy from AIA. This brochure should be read along with the illustrative document (if any) and other relevant marketing materials, which include additional information and important considerations about this product. We would like to remind you to review the relevant product materials provided to you and seek independent professional advice if necessary.*

This plan is an insurance plan without any savings element. All premiums are paid for the insurance and related costs.

This brochure is for distribution in Hong Kong / Macau only.

## Key Product Risks

1. This plan is an add-on plan. You should pay premium(s) on time and according to the premium payment schedule. If you do not pay the premium within 31 days of the premium due date, this add-on plan will be terminated and you / the insured will lose the conversion privilege.
2. You may request for the termination of your policy by notifying us in written notice. Also, we will terminate this add-on plan and you / the insured will lose the conversion privilege when one of the following happens:
  - the insured passes away;
  - you do not pay the premium of this add-on plan within 31 days of the premium due date;
  - the basic plan is terminated;
  - at the 10th anniversary of this plan; or
  - after this add-on plan has been converted into a whole life protection insurance plan.
3. We underwrite the plan and you are subject to our credit risk. If we are unable to satisfy the financial obligations of the policy, you may lose your premium paid and benefits.

4. You are subject to exchange rate risks for plans denominated in currencies other than the local currency. Exchange rates fluctuate from time to time. You may suffer a loss of your benefit values and the subsequent premium payments (if any) may be higher than your initial premium payment as a result of exchange rate fluctuations. You should consider the exchange rate risks and decide whether to take such risks.
5. Your current planned benefit may not be sufficient to meet your future needs since the future cost of living may become higher than they are today due to inflation. Where the actual rate of inflation is higher than expected, you may receive less in real terms even if we meet all of our contractual obligations.


## Cancellation Right

You have the right to cancel and obtain a refund of any premiums and any levy paid by giving written notice to us. Such notice must be signed by you and submitted to the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong or the Customer Service Centre of AIA International Limited at Unit 201, 2F, AIA Tower, 251A-301 Avenida Comercial de Macau, Macau within 21 calendar days immediately following either the day of delivery of the policy or the Cooling-off Notice to you or your nominated representative, whichever is the earlier.

Please contact your financial planner or call AIA Customer Hotline for details

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