

表格編號 Form No.	中文版 Chinese Name	英文版 English name	保單持有人會收一次性密碼 (短訊/電郵)/ 電子簽署認證 ? <i>電子簽署只適用於尚未登記手機號碼/ 電郵的保單或只支援電子簽署的表格</i>	除保單持有人外 需其他人簽署?	簽署1	簽署2	簽署3	簽署4
			Policyowner will receive OTP (SMS/Email)/ E-signature verification ? <i>E-Signature only applicable to policy not registered with mobile or email address OR forms only supported with e-Signature</i>	Required other person signature apart from policy owner?	Signature 1	Signature 2	Signature 3	Signature 4
OPPOSF04	更改保單申請表/人身意外保險申請表	Request for change form / subsequent application for personal accident contract	OTP	不適用 NA				
OPPOSF07	健康證明書(不適用於財富系列)	Health Certificate (NOT Applicable for Wealth Series)	OTP	Y	受保人(年齡十八歲或以上) Insured (Age 18 or over)	付款人(如不是持有人) Payor (if not owner)	保單持有人 Policyowner	不適用 NA
OPPOSF17	「投資連繫式」/「萬用壽險計劃」服務申請表 (適用於由友邦財務策劃顧問或保險經紀包括獨立財務顧問以保險經紀身份遞交的申請)	Request for Investment-Linked / Universal Life Plan services (Applicable to applications submitted via AIA Financial Planners or insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker)	OTP	不適用 NA				
OPPOSF19	特級「健康之寶」網絡卡/門診咭/網絡住院咭報失聲明	Loss of SGH Network Card / HealthCard / Network Hospital Card Declaration	OTP	不適用 NA				
OPPOSF20	優等學業成績獎勵/獎學金申請書	Education awards and scholarships application form	OTP	不適用 NA				
OPPOSF23	友邦「財庫之選」投資計劃 或友邦「財庫之選」投資計劃 (卓越保障) 客戶聲明	AIA asset accumulator / AIA asset accumulator (enhanced death benefit) - Client's Declaration	OTP	不適用 NA				
OPPOSF24	AIG 資本匯聚友邦投資計劃客戶聲明	AIG Capital Saver by AIA client's declaration	OTP	不適用 NA				
OPPOSF25	升學/進修貸款申請書	Study loan application form	E-signature	Y	見證人 Witness	擔保人 Guarantor	受讓人(如適用) Assignee (If applicable)	保單持有人 Policyowner
OPPOSF28	更改受益人及為未成年受益人委任信託人申請表	Request for change of beneficiary and appointment of trustee of a minor beneficiary	E-signature	Y	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)	見證人 Witnesses	保單持有人 Policyowner	受讓人(如適用) Assignee (If applicable)
OPPOSF32	繳還「暫停繳費」期內之保費	Premium repayment for premium holiday	OTP	不適用 NA				
OPPOSF38	附加表格	Supplementary form	OTP	Y	受保人簽署(18歲或以上人士必須簽署) (倘非持有人) Signature of Insured (whose age is 18 or above) (if different from the Owner)	營業員 / 理財顧問 (即見證人) Signatures of Agent(s) / TR(s) as Witness	保單持有人 Policyowner	不適用 NA
OPPOSF39	「易達安心保」轉換至「泰然安心保」/「多重安心保」聲明書	Executive Care Change to Executive Care Pro / Multiple Care Pro declaration form	OTP	不適用 NA				
OPPOSF45	期滿利益申請表	Request form for maturity benefit	OTP	不適用 NA				

OPPOSF46	更改保單申請表/人身意外保險申請表 (適用於由保險經紀包括獨立財務顧問以保險經紀身份銷售的業務)	Request for change form / subsequent Application for personal accident contract (for business introduced by insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker)	OTP						
OPPOSF47	投資相連壽險計劃服務申請表 (只適用於「自悠人生」/「您想」/ AIA「兩全保」保障型投資相連壽險計劃 (整付保費) ("兩全保"))	Request for Investment-Linked Assurance Scheme ("Ilas") Services (For Cheerful Life / U-Select only)	OTP						
	(適用於由友邦財務策劃顧問或保險經紀包括獨立財務顧問以保險經紀身份遞交的申請)	(Applicable to applications submitted via AIA Financial Planners or insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker)	OTP						
OPPOSF48	年金申請表 適用於「優悠歲月」退休儲蓄計劃(至70歲)	Annuity Request Form Applicable to Leisure Years Retirement Savings Plan (to Age 70)	E-signature	Y	見證人Witness	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	不適用 NA	
OPPOSF49	年金申請表 適用於「優悠歲月」退休儲蓄計劃	Annuity request form - Applicable to Leisure Years Retirement	E-signature	Y	見證人Witness	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	不適用 NA	
OPPOSF50	年金申請表 適用於「智多升」升學儲蓄計劃 / 「美好明天」投資儲蓄計劃 / 友邦10年定息年金戶口計劃 / 友邦利息保證年金戶口	Applicable to Leisure Years Retirement Savings Plan - Applicable to Wiz Kid Education Savings Plan / Better Tomorrow Investment Savings Plan / AIA 10-Year Interest Plus Annuity Account Plan /AIA Interest Safeguard Annuity Account	E-signature	Y	見證人Witness	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	不適用 NA	
OPPOSF51	保戶服務申請補充表格	POS supplementary form	E-signature	Y	見證人 (如適用) Witness(if applicable)	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)	
OPPOSF51(A)	保戶服務申請補充表格	POS supplementary form	E-signature	Y	見證人 (如適用) Witness(if applicable)	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)	
	(適用於投保多重進泰安心保或進泰附加契約之受保人)	(For Insured applying Smart Care Pro / Prime Care Rider)							
OPPOSF51(C)	保戶服務申請補充表格 (只供「癌症全方位保障」系列及「癌症全方位保障2」系列 使用 (包括明珠版本))	POS supplementary form (For Cancer Guardian Series / Cancer Guardian 2 Series only, including Pearl versions)	OTP	Y	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	受保人簽署 (倘非持有人) Signature of Insured	不適用 NA	
OPPOSF51(F)	保戶服務申請補充表格	POS supplementary form	E-signature	Y	見證人Witness	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)	
OPPOSF51(J)	保戶服務申請補充表格	POS supplementary form	E-signature	Y	見證人 (如適用) Witness (if applicable)	保單持有人 Policyowner	受讓人(如適用) Assignee(If applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)	
	適用於投保多重進泰安心保 / 進泰附加契約 / 進泰安心保 2 / 加裕倍安保或加裕倍安保 (加強版)之十八歲以下兒童受保人	(For Insured age below 18 applying Smart Care Pro / Prime Care Rider / Prime Care Pro 2 / ProtectElevator / Protect Elevator Plus							

OPPOSF51(K)	保戶服務申請補充表格 (只供「靈活選」附加契約使用)	POS supplementary form (For FlexiWays Rider Only)	E-signature	Y	見證人 (如適用) Witness (if applicable)	保單持有人 Policyowner	受讓人(如適用) Assignee(if applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)
	保戶服務申請補充表格 - 簡易居留問卷	POS supplementary form - simplified residential questionnaire	E-signature	Y	見證人Witness	保單持有人 Policyowner	受讓人(如適用) Assignee(if applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)
OPPOSF51(M)	簡易核保表格 - 自願醫保計劃 (保戶服務)	Simplified underwriting form - Voluntary Health Insurance Scheme (POS)	OTP	不適用 NA				
OPPOSF51(N)	「AIA自願醫保標準計劃」升級至「AIA自願醫保靈活計劃(普通房)」之申請書	Declaration form for VHIS Standard Plan upgrade to VHIS Flexi (Ward)	OTP	不適用 NA				
OPPOSF51(O)	「AIA自願醫保標準計劃」升級至「AIA自願醫保靈活計劃(普通房)」之申請書	Declaration form for VHIS Standard Plan upgrade to VHIS Flexi (Ward)	OTP	不適用 NA				
	適用於由保險經紀包括獨立財務顧問以保險經紀身份銷售的業務	For business introduced by insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker		不適用 NA				
OPPOSF51(P)	保戶服務申請補充表格 (只供「AIA唯一擊保 - 癌症及嚴重傳染病保障」系列使用)	POS supplementary form (For AIA One Absolute - Cancer & Serious Infectious Disease Protection Only)	E-signature	Y	見證人 (如適用) Witness(if applicable)	保單持有人 Policyowner	受讓人(如適用) Assignee(if applicable)	受保人簽署 (倘非持有人) Signature of Insured
	簡易核保表格 - 「AIA自願醫保尊尚計劃」更改至「AIA自願醫保尊裕計劃」 / 「AIA自願醫保尊顯計劃」	Simplified underwriting form - plan change from AIA Voluntary Health Insurance Prime Scheme to AIA Voluntary Health Insurance Privilege Plus Scheme / AIA Voluntary Health Insurance Privilege Scheme	E-signature	Y	見證人Witness	保單持有人 Policyowner	受讓人(如適用) Assignee(if applicable)	受保人簽署 (倘非持有人) Signature of Insured (if different from the Owner)
OPPOSF51®	保戶服務申請補充表格 (只供「AIA自願醫保標準計劃」 / 「AIA自願醫保靈活計劃」使用)	POS supplementary form (For AIA Voluntary Health Insurance Standard Scheme /	OTP	不適用 NA				
		AIA Voluntary Health Insurance Flexi Scheme Only)		不適用 NA				
OPPOSF51(S)	保戶服務申請補充表格 (只供「AIA自願醫保尊尚計劃」 / 「AIA自願醫保尊顯計劃」 / 「AIA自願醫保尊裕計劃」使用)	POS supplementary form (For AIA Voluntary Health Insurance Prime Scheme /	OTP	不適用 NA				
	不適用 NA	AIA Voluntary Health Insurance Privilege Scheme / AIA Voluntary Health Insurance Privilege Plus Scheme Only)		不適用 NA				
OPPOSF53	新一代早期危疾 - 簡易核保表格	New generation early stage critical illness - simplified underwriting form	OTP	不適用 NA				
OPPOSF57	提名不可撤換受益人申請表格	Application for the nomination of irrevocable beneficiary form	E-signature	Y	見證人 (如適用) Witness(if applicable)	保單持有人 Policyowner	受讓人(如適用) Assignee(if applicable)	受保人簽署 (倘非持有人) Signature of Insured
OPPOSF59	保戶服務申請補充表格 - 財務需要分析	POS Supplementary form for financial needs analysis	E-signature	不適用 NA				
OPPOSF60	保單復效申請書 - 簡易核保及意外保險	Simplified Issued Offer (SIO) Plan and Accident Plan reinstatement form	OTP	不適用 NA				

OPPOSF61	不適用 NA	Important facts statement and applicant's declarations - Investment Linked Assurance Scheme (ILAS) policy (FOR HONG KONG POLICIES ONLY)	OTP	
OPPOSF61(M)	OPPOSF62 (M)	Important facts statement and applicant's declarations - Investment Linked Assurance Scheme (ILAS) policy (FOR MACAU POLICIES ONLY)	OTP	
OPPOSF62	重要資料聲明書及申請人聲明書 - 「投資相連壽險計劃 (投連壽險)」保單 - 繳付額外投資保費申請* (只適用於香港保單)	不適用 NA	OTP	
OPPOSF62(M)	重要資料聲明書及申請人聲明書 - - 「投資相連壽險計劃 (投連壽險)」保單 - 繳付額外投資保費申請* (只適用於澳門保單)	不適用 NA	OTP	
OPPOSF63	不適用 NA	Important facts statement and applicant's declarations - Investment Linked Assurance Scheme (ILAS) policy (for business introduced by insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker) - Request for Top Up Premium (FOR HONG KONG POLICIES ONLY)	OTP	不適用 NA
OPPOSF63(M)	不適用 NA	Important facts statement and applicant's declarations - Investment Linked Assurance Scheme (ILAS) policy (for business introduced by insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker) - Request for Top Up Premium (FOR MACAU POLICIES ONLY)	OTP	
OPPOSF64	重要資料聲明書及申請人聲明書 -- 「投資相連壽險計劃 (投連壽險)」保單 (適用於由保險經紀包括獨立財務顧問以保險經紀身份銷售的業務) - 繳付額外投資保費申請 (只適用於香港保單)	不適用 NA	OTP	
OPPOSF64(M)	重要資料聲明書及申請人聲明書 -- 「投資相連壽險計劃 (投連壽險)」保單 (適用於由保險經紀包括獨立財務顧問以保險經紀身份銷售的業務) - 繳付額外投資保費申請 (只適用於澳門保單)	不適用 NA	OTP	不適用 NA
OPPOSF67	簡易核保表格 - 「常伴您」保費退還意外保障系列	Simplified underwriting form – Here For You Refundable Accident Series	OTP	
OPPOSF73	保單復效申請書 - 個人意外醫療保險	PA reinstatement application form	OTP	
OPPOSF75	身故賠償支付辦法申請表	Death benefit settlement option application form	OTP	

OPPOSF76	不適用 NA	Important facts statement and applicant's declarations - Investment Linked Assurance Scheme (ILAS) policy (Treasure Master ILAS Policy) - Request for Top Up Premium (FOR HONG KONG POLICIES ONLY)	OTP					
OPPOSF76(M)	不適用 NA	Important facts statement and applicant's declarations - Investment Linked Assurance Scheme (ILAS) policy (Treasure Master ILAS Policy) - Request for Top Up Premium (FOR MACAU POLICIES ONLY)	OTP					
OPPOSF77	重要資料聲明書及申請人聲明書- 「投資相連壽險計劃(投連壽險)」保單 (「卓達之選」投資壽險保單) - 繳付額外投資保費申請(只適用於香港保單)	不適用 NA	OTP					不適用 NA
OPPOSF77(M)	重要資料聲明書及申請人聲明書- 「投資相連壽險計劃(投連壽險)」保單 (「卓達之選」投資壽險保單) - 繳付額外投資保費申請(只適用於澳門保單)	不適用 NA	OTP					
OPPOSF78	「卓達智悅」修改保單條款申請表	Request for amendment to Treasure Master plus policy terms	OTP					
OPPOSF79	風險承擔能力問卷補充	Supplement to risk profile questionnaire	OTP					
OPPOSF80	更改受保人申請表	Request for change of insured form	OTP	Y	原有受保人 Existing Insured	擬定之新受保人 Proposed New Insured	受讓人(如適用) Assignee(if applicable)	不適用 NA
OPPOSF81	保單復效申請書 - 智護癌症保	Reinstatement form Cancer Care Essence	OTP					不適用 NA
OPPOSF83	定期現金提取申請表	Request for regular cash withdrawal form	OTP					
OPPOSF84	「您想」投資連繫壽險計劃修改保單條款申請表	Request For amendment to U-Select policy terms	OTP					
OPPOSF84(M)	「您想」投資連繫壽險計劃修改保單條款申請表	Request for amendment to U-Select policy terms	OTP					
OPPOSF85	轉介信託 / 遺囑撰寫服務申請 - 確認及同意表格	Application for referral of trust services - form of acknowledgement & consent	OTP					
OPPOSF86	向受託人轉交保單資料同意書	Consent of providing policy information to trustee	OTP					
OPPOSF87	更改身故賠償支付選項申請表	Request for change of death benefit payout option form	OTP					
OPPOSF88	初生嬰兒選項下之更改受保人申請表	Request for change of insured under newborn option form	OTP					
OPPOSF89	「電子入賬服務」申請/更改表	Request for application / Change of eBankIn	OTP					不適用 NA
OPPOSF90	指定 / 移除第二受保人申請表	Request for designation / removal of contingent insured form	OTP					
OPPOSF91	卓越成績獎申請表	Educational merit benefit application form	OTP					
OPPOSF93	健康證明書	Health Certificate	OTP	Y	受保人(年齡十八歲或以上) Insured (Age 18 or over)	付款人(如不是持有人) Payor (if not owner)		不適用 NA
OPPOSF96	增強盡職調查表格 - 附加表格A	Enhanced due diligence form - supplementary form A	OTP					不適用 NA
OPPOSF97	增強盡職調查表格 - 附加表格B	Enhanced due diligence form - supplementary form B	OTP					
OPPOSF98	延繳保費惠益申請表	Request for extended GP benefit application form	OTP					
OPMUF59	財務需要分析表格	Financial needs analysis form	OTP					
OPMUF15(C)	人壽保險客戶轉保聲明書	Customer Declaration for Policy Replacement (Chi)(Macau)	OTP					
OPMUF15(E)	人壽保險客戶轉保聲明書(英文)(澳門)	Customer Declaration for Policy Replacement (Eng)(Macau)	OTP					

OPUAI09(HKAFNA)	財務需要分析修正 / 補充表格	Amendment / supplementary to financial needs analysis "FNA" form	OTP						
OPUAI09AFNACC	財務需要分析表格	Financial needs analysis form	NA						
OPUAI09AFNA	財務需要分析表格	Financial needs analysis form	OTP						
OPUAI09AFNA	財務需要分析表格	Financial needs analysis form	OTP						
OPUAI09AFNA	風險承擔能力問卷	Risk profile questionnaire	OTP						
OPPOSF101	不適用 NA	Important facts statement and applicant's declarations investment linked assurance scheme ("ILAS") policy	OTP						
OPPOSF102	重要資料聲明書及申請人聲明書 投資相連壽險計劃 (投連壽險) 保單 - AIA「兩全保」保障型投資相連壽險計劃 (整付保費) 繳付額外整付保費申請 (只適用於香港保單)	不適用 NA	OTP	不適用 NA					
OPPOSF103	不適用 NA	Important facts statement and applicant's declarations investment linked assurance scheme ("ILAS") policy (for business introduced by insurance brokers including Independent Financial Advisors ("IFA") acting in the capacity as an insurance broker) - Request for Lump Sum Premium of AIA 2-in-1 Protection Linked Plan (Single Premium) (FOR HONG KONG POLICIES ONLY)	OTP						
OPPOSF104	N/A 重要資料聲明書及申請人聲明書 投資相連壽險計劃 (投連壽險) 保單 (適用於由保險經紀包括獨立財務顧問以保險經紀身份銷售的業務) - AIA「兩全保」保障型投資相連壽險計劃 (整付保費) 繳付額外整付保費申請 (只適用於香港保單)	不適用 NA	OTP	Y	Signature of Licensed Insurance Intermediary	保單持有人 Policyowner	不適用 NA	不適用 NA	
OPPOSF105	不適用 NA	Important facts statement and applicant's declarations investment linked assurance scheme ("ILAS") policy Name of the ILAS Policy: Staff Privilege – AIA 2-in-1 Protection Linked Plan (Single Premium) (FOR HONG KONG POLICIES ONLY) - Request for Lump Sum Premium	E-signature	不適用 NA					
OPMUF39	危疾產品 - 最高個人賠償限額聲明書	Critical Illness Product - Per Life Maximum Benefit Declaration Form	OTP	不適用 NA					
OPMUF39(ADB)	意外身故賠償 / 意外死亡及斷肢賠償 - 最高個人賠償限額聲明書	Accidental Death Benefit / Accidental Death and Dismemberment Benefit - Per Life Maximum Benefit Declaration Form	OTP						
OPMUF39(AIAS)	環球緊急支援服務最高個人賠償限額聲明書	Worldwide Emergency Assistance Services Per Life Maximum Benefit Declaration Form	OTP						
OPMUF39(CDB)	身故體恤津貼 - 最高個人賠償限額聲明書	Compassionate Death Benefit - Per Life Maximum Benefit Declaration Form	OTP						
OPMUF39(SHPP)	嚴重程度健康保障產品 - 最高個人賠償限額聲明書	Severity-based Health Protection Product - Per Life Maximum Benefit Declaration Form	OTP						
OPMUF39(SMM)	醫療保障產品 - 最高額外醫療保障個人終身賠償限額聲明書	Medical Protection Product - Maximum Overall SMM Lifetime Limit Declaration Form	OTP						
OPMUF39(TPD)	完全及永久殘廢利益 / 推定殘廢利益 ("殘廢利益") - 最高個人賠償限額聲明書	Total and Permanent Disability Benefit / Presumptive Disability Benefit ("Disability Benefit") - Per Life Maximum Benefit Declaration Form	OTP						

OPMCUF39(TIB)	末期疾病利益 / 末期疾病預支保額保障 (“末期疾病利益”) - 最高個人賠償限額聲明書	Terminal Illness Benefit / Terminal Illness Advance Payment Benefit (“Terminal Illness Benefit”) - Per Life Maximum Benefit Declaration Form	OTP						
OPPOSF93	健康證明書 (只適用於財富系列)	HEALTH CERTIFICATE (Only Applicable for Wealth Series)	OTP	Y	受保人(年齡十八歲或以上)Insured (Age 18 or over)	付款人(如不是持有人)Payor (if not owner)	保單持有人 Policyowner	不適用 NA	不適用 NA
OPPOSF98	延繳保費惠益申請表 (適用於「盈御多元貨幣計劃」2使用)	Request for Extended Grace Period Benefit Application Form (Applicable to Global Power Multi-Currency Plan 2)	OTP		不適用 NA				
OPPOSF106	不適用 NA	IMPORTANT FACTS STATEMENT AND APPLICANT'S DECLARATIONS INVESTMENT LINKED ASSURANCE SCHEME (“ILAS”) POLICY - Request for Lump Sum Premium of AIA 2-in-1 Protection Linked Plan (Single Premium) (FOR MACAU POLICIES ONLY)	OTP	Y	Signature of Licensed Insurance Intermediary	保單持有人 Policyowner	不適用 NA	不適用 NA	不適用 NA
OPPOSF107	重要資料聲明書及申請人聲明書投資相連壽險計劃 (投連壽險) 保單 - AIA 「兩全保」保障型投資相連壽險計劃 (整付保費) 繳付額外整付保費申請 (只適用於澳門保單)	不適用 NA	OTP	Y	Signature of Licensed Insurance Intermediary	保單持有人 Policyowner	不適用 NA	不適用 NA	不適用 NA
OPPOSF108	不適用 NA	IMPORTANT FACTS STATEMENT AND APPLICANT'S DECLARATIONS INVESTMENT LINKED ASSURANCE SCHEME (“ILAS”) POLICY (for business introduced by insurance brokers including Independent Financial Advisors (“IFA”) acting in the capacity as an insurance broker) - Request for Lump Sum Premium of AIA 2-in-1 Protection Linked Plan (Single Premium) (FOR MACAU POLICIES ONLY)	OTP	Y	Signature of Licensed Insurance Intermediary	保單持有人 Policyowner	不適用 NA	不適用 NA	不適用 NA
OPPOSF109	重要資料聲明書及申請人聲明書投資相連壽險計劃 (投連壽險) 保單 (適用於由保險經紀包括獨立財務顧問以保險經紀身份銷售的業務) - AIA 「兩全保」保障型投資相連壽險計劃 (整付保費) 繳付額外整付保費申請 (只適用於澳門)	不適用 NA	OTP	Y	Signature of Licensed Insurance Intermediary	保單持有人 Policyowner	不適用 NA	不適用 NA	不適用 NA
OPPOSF110	不適用 NA	IMPORTANT FACTS STATEMENT AND APPLICANT'S DECLARATIONS INVESTMENT LINKED ASSURANCE SCHEME (“ILAS”) POLICY Name of the ILAS Policy: Staff Privilege – AIA 2-in-1 Protection Linked Plan (Single Premium) (FOR MACAU POLICIES ONLY) - Request for Lump Sum Premium	OTP		不適用 NA				