



Junior Savings
Insurance Plan



Easy Achiever Junior Savings Insurance Plan

Achieve your targets in life

To nurture your child's full potential requires as much dedication as training up a future sports star. Apart from the time and effort, a large financial reserve is required. To help lay a solid foundation for your child's future, ING's Easy Achiever Junior will pay Guaranteed Cash Coupons starting from the age of 18 together with a Guaranteed Maturity Bonus at Policy maturity. This easily fits with your goals for your child and helps accomplish your child's potential in life.

Score big with a four-year guaranteed education fund

Easy Achiever Junior Savings Insurance Plan enables you to fund for your child's education by paying out Guaranteed Cash Coupons for 3 consecutive years when your child reaches the age of 18 and a Guaranteed Maturity Bonus when your child reaches the age of 21, with a total of 130% of the Sum Insured.

Designated contributions to ease your planning

To plan well for your child's future, you need to master your savings strategies. Besides offering a 10-year fixed premium payment term, it also offers level and guaranteed premium which will ease financial planning for your child.

Increase your winning margin with Special Bonus

Upon maturity, surrender of the Policy or a death claim from the 5th Policy anniversary onwards, a Special Bonus will be payable.

Guaranteed Insurability Option for peace of mind

This Policy not only safeguards your child up to age 21, but also offers a Guaranteed Insurability Option to provide comprehensive coverage for your child in the future. Your child can purchase any whole life insurance plan within 60 days after the Policy maturity with a Sum Insured up to three times the Sum Insured of this Policy or HK\$2,000,000 (whichever is lower) with no medical underwriting required.

Easy Achiever Junior Savings Insurance Plan

Premium Payment Period	10 Years
Issue Age (Age Next Birthday)	1 - 8
Policy Term	To age 21
Premium Structure	Level and guaranteed
Currency	HK\$ / US\$
Minimum Sum Insured	HK\$120,000 / US\$15,000
Premium Payment Mode	Monthly / Semi-annually / Annually
Sum Insured	Payable upon death claim
Guaranteed Cash Value	Payable upon surrender of the Policy
Special Bonus	Payable upon death claim, surrender or maturity of the Policy (Provided the Policy has been in force for more than 5 years. It is a non-guaranteed payment and is subject to review and adjustment by the Company from time to time at the Company's absolute discretion.)
3 Guaranteed Cash Coupons + Guaranteed Maturity Bonus	Each Guaranteed Cash Coupon equivalent to 35% of the Sum Insured will be payable for 3 consecutive years after your child reaches the age of 18. A Guaranteed Maturity Bonus equivalent to 25% of the Sum Insured will also be paid at Policy maturity (total guaranteed value is 130% of the Sum Insured).
Guaranteed Insurability Option	A new whole life insurance plan can be purchased within 60 days after the Policy maturity. The maximum Sum Insured of the new plan is up to three times the Sum Insured or HK\$2,000,000 equivalent, whichever is lower.

The above information is for reference only and is indicative of the key features of the Policy. For a complete explanation of the terms and conditions, please refer to the policy provisions. In the event of any ambiguity or inconsistency between the terms of this leaflet and the policy provisions, the policy provisions in English shall prevail. In the event of any discrepancy between the English and Chinese version of this leaflet, the English version shall prevail.

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