



Savings Insurance Plan

# Easy Achiever Savings Insurance Plan

Achieve your targets in life

To overcome the challenges in life and achieve your goals, you need to be well-prepared. To help achieve your targets in life, ING's Easy Achiever Savings Insurance Plan will pay Guaranteed Cash Coupons after the end of your premium payment period. With comprehensive life insurance protection up to age 100, Easy Achiever makes planning for your future incredibly simple and worry-free.

## Score big with five years of coupon payments

Easy Achiever will help you attain your savings target by paying out Guaranteed Cash Coupons for 5 consecutive years after the end of your premium payment period, with a total of 75% of the Sum Insured. It's so easy to maintain your income and enjoy a fabulous life.

## Designated contributions to ease your planning

To achieve your targets easily, you need to master your savings strategies. Easy Achiever offers you a choice of 10, 15 or 20-year premium payment terms; and its level and guaranteed premium will ease your financial planning.

## 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.

## Enjoy top of the league all-round protection

To provide the ultimate full protection, the plan offers you lifelong protection up to age 100. Furthermore, a wide range of insurance riders such as crisis protection, accidental coverage and hospitalization plans are also available to suit your needs.

### Easy Achiever Savings Insurance Plan 10 / 15 / 20

Premium Payment Period	10 Years	15 Years	20 Years
Issue Age (Age Next Birthday)	1 - 55	1 - 50	1 - 45
Policy Term	To age 100		
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 or maturity of the Policy		
Guaranteed Cash Value	Payable upon surrender of the Policy		
Special Bonus	Payable upon death claim, surrender or maturity of the Policy <i>(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.)</i>		
5 Guaranteed Cash Coupons	Each coupon being 15% of the Sum Insured will be payable for 5 consecutive years after the end of the premium payment period		
Annuity Option	An annuity of 15 years (available in HK\$ or US\$) or 20 years (available in US\$ only) is available after the end of the premium payment period or when you reach the age of 55 (whichever is later). For death within the annuity payment period, the designated Beneficiary will continue to receive the rest of the annuity payment until maturity of the annuity.		

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.

HB 54 (Sept 10)

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