



GOOD BASICS BETTER RETURNS



ING Basic+

Flexible Savings + Life Protection : 100% Comfort Fit

A comfortable t-shirt may be simple, but it is something that we cannot do without. Just like ING Basic+, which gives you the opportunity to earn attractive interest returns while acquiring comprehensive life protection – satisfy two of your basic needs in one stroke and allowing you to enjoy more flexibility.

Flexible Protection and Premium Paid/Withdrawal to Suit Your Needs

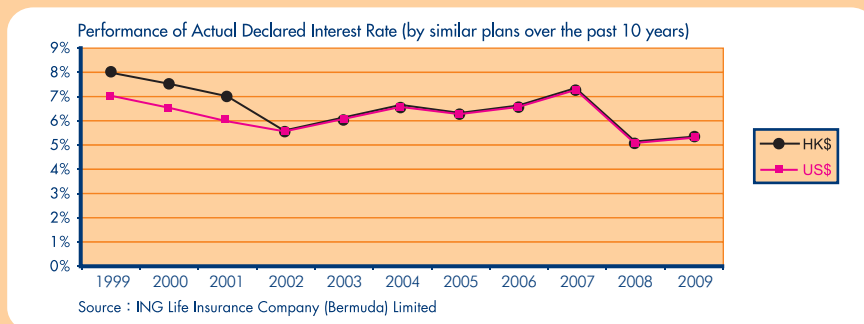
Basic+ combines both flexible savings and life protection under one single policy, offering you more flexibility than traditional life insurance. Basic+ is all about choices. It provides two different types of coverage – Increasing Benefit (sum insured plus account value) or Level Benefit (sum insured or account value, whichever is higher). You can also choose to have a premium holiday¹ during times of economic hardship or withdraw your accumulated account value², giving you the flexibility you need.

Variable Premium Payment Options for Extra Flexibility

You feel good when you wear the clothes that best fit you. Likewise, ING Basic+ includes Basic Premium, Regular Contribution and Booster Contribution, allowing you to choose the premium amount as desired. You can make extra savings premium to earn interest as your finance situation changes. Whether you want to pay more or less, it is entirely up to you.

Protect Your Savings Against Inflation with Higher Potential Interest

Enjoy potentially higher interest rate - your account value will grow according to the interest distributed each year by the Company. The average interest rate of similar plans over the past 10 years was over 6%³, out-performing more traditional saving products yet offering better security. This plan also provides a guaranteed bonus, which is paid out on the 10th anniversary of your policy and every 5 years thereafter. Once all administrative charges⁴ are deducted, the premium received will be deposited into your policy account and credited for interest.



With Protection until the age of 100, Whatever Your Goals, It Just Fits

ING Basic+ is a simple plan that offers you the opportunity to earn attractive interest returns while enjoying comprehensive life protection and flexibility in premium paid and withdrawal. And with comprehensive protection until the age of 100, whoever you are, whatever your age, whether you are saving to get married, saving for your children's education, saving for retirement, or saving for some rainy days, it is a plan that can suit your needs.

HB46(May 10)e

LIFE



ING Basic+

Insured Age (ANB)	Plan 1 Plan 2 Plan 3 Plan 4	18-65 18-55 18-55 18-55												
Maximum Premium Payment Period	To age 100													
Currencies	USD / HKD													
Benefit Types	Level / Increasing													
Death Benefit	Level: Sum Insured or Account Value, whichever is higher Increasing: Sum Insured plus Account Value													
Minimum Sum Insured	18-year-old – 55-year-old: USD37,500 / HKD300,000 56-year-old – 65-year-old: USD15,000 / HKD120,000													
Maximum Regular Contribution	USD25,000 / HKD200,000 each year USD12,500 / HKD100,000 each six-month USD2,083 / HKD16,667 each month													
Minimum Booster Contribution (each deposit)	USD300 / HKD2,400													
Maximum Booster Contribution (each deposit)	Level: 85% of Coverage minus Account Value or USD500,000 / HKD 4,000,000, whichever is lower Increasing: USD500,000 / HKD4,000,000													
Cost of Insurance	Depends on gender, age and risk													
Policy Fee	USD60 / HKD480 each year USD30 / HKD240 each six-month USD5 / HKD40 each month													
Management Charge	<p>Applicable to Basic Premium</p> <table border="1"> <thead> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>100</td> </tr> <tr> <td>2</td> <td>22</td> </tr> <tr> <td>3-7</td> <td>7</td> </tr> <tr> <td>8 years and thereafter</td> <td>4</td> </tr> </tbody> </table> <p>Applicable to Regular and Booster Contribution 4.5%</p>		Year	%	1	100	2	22	3-7	7	8 years and thereafter	4		
Year	%													
1	100													
2	22													
3-7	7													
8 years and thereafter	4													
Guaranteed Bonus	Maximum 4% of the averaged account balance, to be deposited into the policy account on the 10th anniversary of the policy and every 5th anniversary thereafter.													
Withdrawal / Surrender Charge (For withdrawal over Free Withdrawal Limit)	<table border="1"> <thead> <tr> <th>Year</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>5</td> </tr> <tr> <td>2</td> <td>4</td> </tr> <tr> <td>3</td> <td>3</td> </tr> <tr> <td>4</td> <td>2</td> </tr> <tr> <td>5</td> <td>1</td> </tr> </tbody> </table>		Year	%	1	5	2	4	3	3	4	2	5	1
Year	%													
1	5													
2	4													
3	3													
4	2													
5	1													
Number of Deposit and Withdrawal	Unlimited													
Free Partial Withdrawal	For the first withdrawal in each policy year, free of withdrawal charge for withdrawal of the first 5% of the account value.													
Maximum amount of partial withdrawal	85% of the account value													
Minimum amount of partial withdrawal	USD250 / HKD2,000 (per policy)													
Minimum Balance	USD1,000 / HKD8,000 (per policy)													

Remark: This description is a summary only. For a complete explanation of the terms and conditions, please refer to the policy.

- 1 During premium holiday, management charges, policy fee and cost of insurance will be deducted from account value. The policy shall automatically be terminated when the account value is less than zero.
- 2 Subject to the minimum balance requirement. For the first withdrawal in each policy year, you can withdraw up to 5% of your account value with no charge. Withdrawal charges will apply if the withdrawal occurs within 5 years from the premium deposit date.
- 3 Past performance is not an indicator to future interest rates and the rate may go down as well as up.
- 4 Administrative charges include management charges, cost of insurance and policy fee.

LIFE



3123 3123
www.ing.com.hk