



GOOD BASICS BETTER RETURNS



ING Basic+ Junior

Flexible Savings + Comprehensive Protection: Tailor-made for Your Child's Future

It is the desire of parents to provide the best possible for their children, from the clothes they wear to their education. ING Basic+ Junior is tailor-made for children between newly born to 17-year-old. Through this plan, you can provide comprehensive life protection for your children, as well as earning attractive interest returns for their education and for the future.

Flexible Protection and Premium Paid/Withdrawal - A Plan that Grows with Your Child

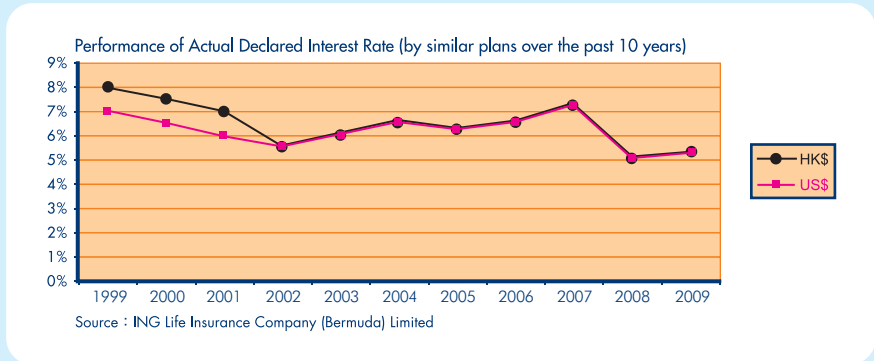
Basic+ Junior combines both flexible savings and life protection under one single policy, offering you more flexibility than traditional life insurance. Basic+ Junior provides two different types of coverage – Increasing Benefit (sum insured plus account value) or Level Benefit (sum insured or account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

Variable Premium Payment Options to Suit Your Needs

Apart from Basic Premium, this plan includes Regular Contribution and Booster Contribution that allow you to adjust the premium amount as desired. You can make extra savings premium to earn interest as your finance situation or your child's education plan 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.



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Insured Age (ANB)	1 - 17												
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	USD37,500 / HKD300,000												
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	Applicable to Basic Premium <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> Applicable to Regular and Booster Contribution 4.5%	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.

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