



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 Potentially Attractive Interest

Interest³ will be distributed each year by the Company to your account to accelerate the growth of your account value. With the potentially attractive return of the plan, your financial target can be achieved easily.

This plan also provides a guaranteed bonus, which is paid out on the 10th policy anniversary and on every 5th policy anniversary thereafter. Once all administrative charges⁴ are deducted, the premium received will be deposited into your policy account and credited for interest.

Remark:

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. Withdrawal charges will apply if the withdrawal occurs within five policy years from the Policy Effective Date or within five years after the first contribution date of each Regular Contribution and Booster Contribution. (The Withdrawal Charge is 5% of the withdrawal amount and decreases by 1% each year.) The Company reserves the right to defer payment of surrender or withdrawal benefits for a period of up to six months. Withdrawal is also subject to the Company's rule on number of withdrawal, maximum amount of partial withdrawal, minimum amount of partial withdrawal and minimum balance.
3. The rate is not guaranteed and is determined by the Company at its absolute discretion based on a series of factors including not limited to market conditions, investment outlook and the Company's investment return from time to time.
4. Administrative charges include policy fee, cost of insurance and management charge; please refer to Policy Provisions for details.

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ING Basic+ Junior

Insured Age	1 - 17												
Maximum Premium Payment Period	To age 100												
Currencies	USD / HKD												
Benefit Types	Level / Increasing												
Death Benefit	Level: Sum Insured less all withdrawal in the preceding 12 months 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 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)												

The above information is for reference only and is indicative of the key features of this plan. 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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