



Crisis Ease

A little can protect a lot

We all know that a healthy breakfast is essential each day. But do you know that, with just the cost of a good daily breakfast, you can give yourself a vital hedge against critical illnesses?

We often take our good health for granted, but in reality, no one is immune from the effects of sickness. And when illness gets serious, the impact on our lives and pockets can be devastating. ING Life's "Crisis Ease" is specially designed to ease the financial stress associated with the risk of critical illnesses. For a low and level premium, "Crisis Ease" gives you the ability to hedge against critical illnesses until 80 or even 100 years of age! To provide long-term peace of mind, "Crisis Ease" offers substantial, straightforward payouts should serious illnesses strike, making it an obvious part of your future planning.

Low Premium Entry Cost and Level Premiums*

In today's fluctuating economic climate, "Crisis Ease" has a low premium entry point and premiums remain level throughout the term. As a result, "Crisis Ease" is a remarkably simple way of managing major health risks without having to spend a fortune. "Crisis Ease", which can be denominated in HK or US dollars, is tailored to match your needs and circumstances.

54 Serious Diseases Covered

"Crisis Ease" puts your mind at ease by covering 54 serious diseases, including 10 special diseases#. Coverage includes:

Total 54 Serious Diseases:

HIV Due to Blood Transfusion	Loss of Hearing
Alzheimer's Disease	Loss of Limbs
Apallic Syndrome	Loss of Speech
Aplastic Anaemia	Major Burns
Bacterial Meningitis	Major Head Trauma
Benign Brain Tumour	Major Organ Transplantation

Blindness	Medullary Cystic Disease
Cancer	Motor Neurone Disease
Cardiomyopathy	Muscular Dystrophy
Chronic Liver Disease	Multiple Sclerosis
Chronic Relapsing Pancreatitis	Occupationally Acquired HIV
Coma	Paralysis
Coronary Artery Disease Surgery	Parkinson's Disease
Creutzfeld-Jacob Disease	Poliomyelitis
Crohn's Disease	Progressive Bulbar Palsy
Elephantiasis	Progressive Muscular Atrophy
Encephalitis	Primary Pulmonary Arterial Hypertension
End Stage Lung Disease	Severe Rheumatoid Arthritis
Fulminant Hepatitis	Stroke
Heart Attack	Surgery to Aorta
Heart Valve Surgery	Terminal Illness
Kidney Failure	Ulcerative Colitis

Special Diseases:

Angioplasty	Carcinoma-in-Situ of the Fallopian Tube
Carcinoma-in-Situ of the Breast	Carcinoma-in-situ of the Vagina
Carcinoma-in-Situ of the Cervix Uteri	Carcinoma-in-Situ of the Testes
Carcinoma-in-Situ of the Uterus	Carcinoma-in-Situ of the Prostate
Carcinoma-in-Situ of the Ovary	Systemic Lupus Erythematosus

* ING Life reserves the right to review premium rates from time to time.

The benefit period for Special Disease coverage for the life insured will be up to the age of 85 for Crisis Ease 100 and up to the age of 80 for Crisis Ease 80. An advance payment of 20% of the Sum Insured for Special Diseases will be paid once, and is subject to a maximum of USD30,000/HKD240,000, while the Sum Insured and premium will be adjusted accordingly.

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Two Options to Match Your Personal Preferences

ING's "Crisis Ease" comes in two forms to address the needs of different customers. "Crisis Ease 100", offering protection right up to the age of 100 with **Termination Benefit**, is perfect for those wanting the security of lifelong coverage against critical illnesses, no matter at what age they may strike. "Crisis Ease 80", on the other hand, is tailored for those who want to think ahead as far as the age of 80.

Revival Privilege

Even if you have been diagnosed with a critical illness under the plan and received a Crisis Benefit, "Crisis Ease" will still work for you. Crisis Ease's special **revival privilege** allows you to revive the coverage one year after diagnosis. This revival benefit gives you real peace of mind, instilling a sense of total protection throughout every stage of your life.

Plan Summary

Plan	Crisis Ease 100	Crisis Ease 80										
Issue Age	18 – 60 years old											
Premium Payment Period	To 100 years old	To 80 years old										
Policy Term	To 100 years old	To 80 years old										
Currency	U.S. Dollars/Hong Kong Dollars											
Minimum Sum Insured	US\$15,000/HK\$120,000											
Maximum Sum Insured	US\$500,000/HK\$4,000,000											
Premium Payment Mode	Monthly/ semi-annually/ annually											
Death Benefit	100% of the Sum Insured minus any special diseases benefit paid <i>(the policy will be terminated once the benefit is exercised)</i>											
Crisis Benefit	100% of the Sum Insured minus any special diseases benefit paid <i>(the policy will be terminated once the benefit is exercised)</i>											
Special Diseases Benefit	20% of the Sum Insured <i>(Subject to a maximum of U.S.\$30,000/HK\$240,000)</i>											
Termination Benefit <i>(applicable to Crisis Ease 100 only)</i>	In case of surrender, Termination Benefit enables you to get a surrender value equivalent to the lower of the Sum Insured (less any claims paid) or a % of total annual premium paid according to the table below: <table border="1"> <thead> <tr> <th>Completed Policy Year</th> <th>1st-10th</th> <th>11th-15th</th> <th>16th-20th</th> <th>Every 5 years thereafter</th> </tr> </thead> <tbody> <tr> <td>Termination Benefit (% of Total Annual Premium Paid)</td> <td>0%</td> <td>25%</td> <td>30%</td> <td>Increased by 5%</td> </tr> </tbody> </table> <p>Upon maturity of the policy, the Sum Insured (less any claims paid) will be paid.</p>		Completed Policy Year	1 st -10 th	11 th -15 th	16 th -20 th	Every 5 years thereafter	Termination Benefit (% of Total Annual Premium Paid)	0%	25%	30%	Increased by 5%
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Other benefits	<ul style="list-style-type: none"> Second Medical Opinion Service Revival Privilege 											

Termination Benefit

With "Crisis Ease 100", there is the added extra of a **termination benefit**. If you decide that you no longer need protection after the 10th year, you will receive up to 95% of your annual premium paid back. By the time you reach age 100, the termination benefit acts as a longevity gift equal to the coverage amount.

Second Medical Opinion Service[†]

"Crisis Ease" offers a valuable Second Medical Opinion Service that gives you access to leading health professionals in top-ranked US medical institutions, which allows you to obtain alternative advice on your medical condition in the event that you have been diagnosed as suffering from one of the serious diseases covered.

[†] The Second Medical Opinion Service is provided by International SOS. Details of the service and charges may be reviewed from time to time.

Exclusions:

- Critical illness that occurs within 90 days of a newly issued policy or reinstatement.
- Any pre-existing condition.
- For definitions and exclusion of each illness, please refer to the policy contract.

This description is for reference only. For a complete explanation of the terms and conditions, please refer to the policy.