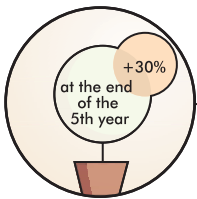




You have your own unique goals and plans to ensure you are on track to realize them. That's why we offer the **i.15/20** whole-life saving plan. This plan combines long-term savings and life protection, which is specially designed for you to aim at gaining high return. With this plan, you will be able to focus on your goals and to maximize savings for your future.

### EARN SMART MONEY WITH GUARANTEED CASH COUPONS

**i.15/20** is a smart saving plan which helps you to attain long-term savings. A cash coupon equaling 15% of the basic sum insured will be given to you at the end of the fifth year of your policy. Then a cash coupon of 20% of the basic sum insured will be payable at the end of every additional five-year period until policy maturity. These coupons can either be redeemed for cash or used to add value to your policy.



#### FREE SUM INSURED WITH NO COST

Once you have purchased the policy, 30% of the basic sum insured will be added at the end of the fifth year of protection. This benefit will allow you to enjoy a greater amount of protection without any additional premium payments.

#### DIVIDENDS CASHED OR ROLLED OVER

This plan offers you dividends every year. You can choose either to take the dividends or accumulate them to boost the interest you earn.



#### FREE WORLDWIDE PROTECTION

International SOS 24-Hour Worldwide Assistance Program will be offered free to you on Telephone Medical Advice, Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains.

#### EXTRA PROTECTION GIVES YOU PEACE OF MIND

While you are planning ahead for your saving and life insurance protection needs, please remember that supplementary riders can give you the added security of comprehensive insurance coverage, relieving you unnecessary worries and burdens.

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

For enquiries:

