



*It is no longer a dream to gain the security of home ownership. Paying off a mortgage is the traditional route to owning a home, and we can now take the uncertainty out of this process. Our **i.MRT** plan provides tailor-made mortgage insurance, thus assuring you and your family can continue to enjoy living in your own home, with your home safe.*



FLEXIBLE COMBINATIONS

You choose a protection period that corresponds to the duration of your mortgage. We offer five policy term options - 10,15, 20 or 30 years - designed to meet your needs. In addition, the sum insured depends on the outstanding mortgage loan. Furthermore, i.MRT lets you choose from three pre-determined interest rates: 6%, 8% or 10%.

REDUCING SUM INSURED

The sum insured will be reduced according to the pre-determined interest rate.

MULTIPLE PROTECTION

If death occurs within the protection period, a lump sum will be released to pay back the remaining mortgage. And, to provide further security, you may add these extra benefits: waiver of premium and/or total permanent disability. In the first instance, we will waive the premium due in case of total disability, but if total permanent disability occurs, we will advance you the sum insured of the policy.

ADVANCE DEATH BENEFIT

If the policyholder is proven less than 12 months to live, then the sum insured will be advanced up to US\$125,000 or HK\$1,000,000. The sum insured and premium of the basic plan will be reduced after this advance.

FIXED PREMIUM

The premium will remain the same throughout the policy term, regardless of age and state of health, allowing you to plan your budget with confidence.

EARLY REPAYMENT

The early repayment of the mortgage will not affect the sum insured. You family will still enjoy life-insurance protection under this policy as long as the premium continues to be paid.

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

For enquiries:



ING Interactive Service
互動無限通達ING
www.ing.com.hk
3 3123 3123

