



# i.PaySmart

*"I can now enjoy a marvelous and relaxing retirement, all because I have planned well for my family's future." This is certainly the goal that many people have for their retirement. Now, if you insure with ING's **i.PaySmart**, you can choose to pay all of your premiums in 15 or 20 years for whole-life protection. This comprehensive protection for your family provides you with a well-planned and splendid future.*



### 15- or 20- year Level Premium for Easy Planning

Premium payments stay level and unchanged throughout the designated premium payment period, allowing you to plan your finances with ease.

### Additional Term Protection

In addition to the basic life coverage, extra term protection that is equal to 30% of the Sum Insured, will be provided to you until age of 65 or the end of the 5th Policy year (whichever is later), free of charge. This helps provide a higher level of protection for your family.



### Flexible Protection Combination

Different kinds of supplementary riders are available to fit your needs, covering your individual as well as family-based protections. You are free to add them on to your basic plan in order to obtain comprehensive protection.

### Back-up Funds for Emergency Needs

The Guaranteed Cash Value and accumulated dividend (non-guaranteed) of the Policy grow with time. In case of an emergency, you can apply for a Policy Loan against the Cash Value or withdraw accumulated dividends from your Policy. This provides a source of back-up funds for unexpected needs in the future.

Remark:

1. The interest earned from accumulating dividends with the Company is not guaranteed. The interest rate is determined by the Company from time to time at its absolute discretion.
2. Dividend is non-guaranteed payment and is subject to review and adjustment by the Company from time to time at the Company's absolute discretion.

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