



# 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 as short as three years for whole-life protection. This comprehensive protection for your family provides you with a well-planned and splendid future.*



### Plan Ahead with Premium Terms

Five flexible policy term options - 3, 5, 10, 15 and 20 years - are available to meet your specific goals. By paying your premiums early, these flexible policy terms help you worry less about paying your whole-life premium payments while your protection lasts until age of 100.

### 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 anniversary (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 or withdraw dividends from your policy. This provides a source of back-up funds for unexpected needs in the future.

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

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