



i.Master 愛豐彩

Product Brochure
產品介紹

Paint your own desired future 悉心配襯 畫出理想未來

HB45 (Oct 09)

LIFE



☎ 3123 3123
www.ing.com.hk



Risk Disclosure Statements:

- This is an insurance policy issued by ING Life Insurance Company (Bermuda) Limited (herein after called "ING Life"). Your investments are subject to the credit risk of ING Life.
- You are not investing in the underlying investments of the investment choices and you do not have any rights or ownership over these underlying investments.
- Your return on investment is calculated with reference to the fluctuation of the performance of the underlying investments. Each of these underlying investments has its own investment objectives and associated risks.
- Early surrender or withdrawal may result in a significant loss of principal and bonuses.
- You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.

風險披露聲明：

- 此乃ING Life Insurance Company (Bermuda) Limited (下稱「ING Life」)之人壽保險計劃。閣下之投資需承受ING Life之信貸風險。
- 閣下並非投資於投資選擇之基礎投資及對該相關基礎投資並無任何產權或擁有權。
- 閣下之投資回報的計算反映著相關基礎投資的波動表現。所有的相關基礎投資均擁有其獨特的投資目標及相關風險。
- 提早贖回或提取有可能引致資金及獎賞蒙受重大損失。
- 投資的決定是屬於閣下的，除非閣下已明白及獲解釋本產品適合閣下，否則閣下不應購買本產品。

Important Notes:

- Investors should only invest in this scheme if they intend to commit the investment for the whole of their chosen premium term.
- Investors should refer to the Investment Choices Brochure, the corresponding appendix and the respective prospectuses of the underlying funds which are made available by downloading from ING Life's public website <http://www.ing.com.hk> for the investment objectives, risks, and other fees and expenses of the underlying investments.
- This Product Brochure is part of the Principal Brochure, which comprises the Investment Choices Brochure and this Product Brochure. It should be read in conjunction with the Investment Choices Brochure of this plan. For details of the investment choices, please refer to the Investment Choices Brochure.
- Investors should note that the return on investments under the scheme will be subject to charges of the scheme and may be lower than the return of the underlying investments.
- The units allocated to your policy are notional and are solely for the purpose of determining the account value of your policy.
- Investors may refer to the section of General Information for the definition of the terminologies used in this Product Brochure.

重要事項：

- 除非投資者有意就所選擇的保費年期投入所需之全期投資金額，否則不應投資於本計劃。
- 投資者應從ING Life之公開網頁 <http://www.ing.com.hk> 下載及參考《投資選擇刊物》、相關附錄及個別基礎基金之發行章程，以瞭解其基礎投資的投資目標、風險、各項收費和費用。
- 本《產品介紹》屬主要銷售刊物的一部分。本《產品介紹》連同有關計劃的《投資選擇刊物》，構成主要銷售刊物，並應與有關計劃的《投資選擇刊物》一併閱讀。有關投資選擇的詳情，請參閱有關計劃的《投資選擇刊物》。
- 投資者應注意，此計劃設有相關收費。閣下的投資回報有可能低於基礎投資的回報。
- 分配至閣下保單的投資單位為假設性及純粹用作釐定閣下保單之戶口價值。
- 投資者可從「一般資料」部分參考本《產品介紹》內之用詞定義。



i.Master is a regular investment-linked insurance plan¹ offered by ING Life with the following key benefits:

「愛豐彩」為ING Life提供之定期投資相連壽險計劃¹。
此計劃擁有以下主要特色：

- Start your investment with as little as US\$125 per month
- A choice of premium terms ranging from 5 to 30 years
- No bid-offer spread charge
- A wide range of investment choices for you to choose
- Optional booster contribution² for your additional or opportunistic investment needs
- Three kinds of bonuses (subject to applicable conditions) available to help achieve your investment goals
- 以低至每月美元125之供款額，輕鬆開始投資大計
- 5至30年的保費年期任君選擇
- 不設買賣差價
- 一系列投資選擇
- 額外投資保費²選擇，助您靈活調動資金或把握投資良機
- 三項不同獎賞(受限於相關條款)，助您達到理想投資目標

¹ **i.Master** is an investment-linked assurance scheme under Class C linked long-term business as defined in Part 2 of Schedule 1 to the Insurance Companies Ordinance.
「愛豐彩」是一個投資相連壽險計劃，按照保險公司條例中附表一第2部之定義，屬於類別C相連長期業務性質。

² The minimum Booster Investment Premium is US\$1,500, please refer to the section of Summary of Charges for the charges.
最低額外投資保費為美元1,500，有關保費費用，請參閱收費總覽。



Triple Potential Bonuses For Building Up Your Potential Returns

三重潛在獎賞回報

With your **i.Master** policy, you'll be given extras in the form of bonuses to lift the returns to potentially higher levels. We offer three distinct bonuses at different stages of your investment journey to provide you added benefits.

Guaranteed Extra Bonus during the first policy year

To get your investment rolling, at each Regular Investment Premium paid during the first policy year, extra units of your investment choices will be allocated to the Initial Contribution Account of your policy according to your investment choice allocation instructions in effect at the time.

$$\text{Amount of the guaranteed Extra Bonus} = 0.3\% \times \text{Premium Term} \times \text{Regular Investment Premium}$$

Please note that the bonus rates mentioned above is based on the selected premium term and the amount of the Regular Investment Premium. It does not represent the rate of the return or the performance of your investment.

此計劃會為您帶來多重額外獎賞，令回報潛力更上一層樓！「愛豐彩」特設三重獎賞，務求讓您在投資旅程的各個階段，獲取額外的回報。

首年保證額外獎賞

為助滾存投資回報，於首個保單年度內，您所投入的每一筆定期投資保費，可為您帶來額外的投資選擇單位。相關單位將根據當時投資選擇分佈指示，分配到您的最初供款戶口內。

$$\text{保證額外獎賞金額} = 0.3\% \times \text{保費年期} \times \text{定期投資保費}$$

以上的獎賞金額百分比是根據所選之保費年期及定期投資保費額而釐定，並不代表投資回報或表現。

Guaranteed First Year Bonus

To further boost your contribution, at the first policy anniversary date, a guaranteed First Year Bonus in the form of extra units of your investment choices will be allocated to the Initial Contribution Account of your policy according to your investment choice allocation instructions in effect at the time.

保證首年獎賞

於首個保單週年日，您可獲一筆保證首年獎賞，以增加投資額。首年獎賞會以額外投資選擇單位的方式，根據當時投資選擇分佈指示，分配到您的最初供款戶口。

$$\text{Amount of the guaranteed First Year Bonus} = \text{Bonus Rate} \times \text{Annualized Regular Investment Premium}^3$$

$$\text{保證首年獎賞金額} = \text{獎賞百分比} \times \text{年度化定期投資保費}^3$$

Bonus Rate by Premium Term (years)		獎賞百分比 (按保費年期計算)				
Annualized Regular Investment Premium (US\$) 年度化定期投資保費 (美元)	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30
1,500 – less than 少於 3,000	–	–	1.0%	4.0%	5.0%	6.0%
3,000 – less than 少於 6,000	0.5%	1.0%	4.0%	9.0%	11.0%	12.0%
6,000 – less than 少於 12,000	3.0%	5.0%	12.0%	20.0%	25.0%	30.0%
12,000 – less than 少於 20,000	4.0%	8.0%	19.0%	32.0%	40.0%	45.0%
20,000 – less than 少於 40,000	5.0%	10.0%	20.0%	38.0%	50.0%	55.0%
40,000 or above 或以上	5.5%	11.0%	24.0%	42.0%	55.0%	57.0%

Please note that the bonus rates mentioned above is based on the premium term and the amount of the Annualized Regular Investment Premium. It does not represent the rate of the return or the performance of your investment.

以上的獎賞金額百分比是根據保費年期及年度化定期投資保費而釐定，並不代表投資回報或表現。

³ Annualized Regular Investment Premium is equivalent to the monthly Regular Investment Premium x 12 and the semi-annual Regular Investment Premium x 2 for monthly payment mode and semi-annual payment mode respectively.
若選擇每月供款，年度化保費相等於每月定期投資保費 x 12。若選擇半年期供款，則相等於半年定期投資保費 x 2。



Loyalty Bonus at the end of the premium term

The actual amount of Loyalty Bonus is at the sole discretion of ING Life and can be nominal. You will be advised in advance with at least one month's prior written notice of any such change.

As a reward for your commitment, a Loyalty Bonus in the form of extra units of your investment choices will be allocated to the Accumulation Contribution Account of your policy at the end of your premium term according to your investment choice allocation instruction in effect at the time. The amount of the Loyalty Bonus is equivalent to the total Policy Fee⁴ paid during the premium term. Upon finishing your premium payments and receiving your Loyalty Bonus, you will still be able to switch⁵ between investment choices all the way up to the age of 100!

Important Notes:

If death of the life insured occurs within the first two years from inception of the policy, the amount of guaranteed Extra Bonus and guaranteed First Year Bonus will be deducted from the death benefit.

The guaranteed Extra Bonus and the guaranteed First Year Bonus are part of the account value of the Initial Contribution Account, therefore the bonuses are subject to the fees and charges as listed in the section of Summary of Charges and early surrender may result in a loss of all or part of the guaranteed Extra Bonus and the guaranteed First Year Bonus.

All bonuses are in form of extra units of your investment choices by unit subscription at the bid price. Currently, the bid price and offer price are identical without bid-offer spread.

Select From A Wide Range Of Investment Choices

五彩紛呈 投資選擇包羅萬有

With **i.Master**, you have access to a wide range of select investment choices that allow investment in multiple business sectors, geographic locations and asset classes from as little as US\$125 per month. Moreover, ING Life is constantly tracking new high-performance investment choices that will boost its coverage and offer investors wider choices.

保費終結長期獎賞

長期獎賞實際金額之派發由ING Life保留最終決定權，可能為象徵式金額。如有任何更改，您將於最少一個月前獲得書面通知。

為回饋您的長期支持，於保費年期完結時，長期獎賞將以額外投資選擇單位的方式，根據當時投資選擇分佈指示，分配到您的累積供款戶口內。長期獎賞的金額是保費年期內所繳交保單費用之總和⁴。即使已完成所有保費供款並獲發放長期獎賞，您仍可隨時轉換⁵投資選擇直至100歲！

重要事項：

若被保人於保單簽發日起兩年內身故，保證額外獎賞及保證首年獎賞將從身故賠償金額中扣除。

保證額外獎賞及保證首年獎賞屬於最初供款戶口價值的一部份，故此，該等獎賞亦須根據收費總覽所列而收取費用，提前退保或會導致損失全部或部份保證額外獎賞及保證首年獎賞。

所有獎賞以額外投資選擇單位的買入價計算。現時，買入價相等於發售價，並無買賣差價。

⁴ Loyalty Bonus, equivalent to the total Policy Fee paid during the premium term, will be refunded at the end of the premium term. 「長期獎賞」金額相等於保費年期內所繳交保單費用之總和，將於保費年期完結時發放。

⁵ Currently, there is no switching/allocation charge. However, we reserve the right to impose a charge subject to one month's prior written notice. 現時，轉換或重新調配投資選擇並不收任何費用。然而，ING Life保留權利徵收此費用，並於最少一個月前向客戶發出書面通知。

A Flexible Investment Meeting The Changes In Your Life

人生多姿 靈活投資迎新階段

Investment opportunities are constantly changing. **i.Master** offers built-in features of unlimited⁶ and free⁷ investment choice switching and reallocation that give you the flexibility to realign your investment portfolio at any time, for any reason, at no extra cost.

Sometimes, your personal situation may change in a way that makes it important to adjust your participation in **i.Master**. With the plan, you can reduce⁸ or even temporarily suspend⁹ your premium payments at anytime after the first 18 months from the Policy Date. You are also allowed to raise the value of your investment by adding a booster or withdraw¹⁰ your investments to accommodate your financial needs.

為助您抓緊瞬息萬變的投資機遇，「愛豐彩」讓您無限次⁶免費⁷轉換及重新調配投資組合，您可隨時隨地描劃個人化的投資藍圖。

當您翻開人生不同章節，投資組合亦須隨之調節，才能配合每一步的需要。透過「愛豐彩」，您可在保單簽發日起首18個月後，隨時減少⁸甚至暫停供款⁹，以享資金靈活調配安排。您亦可注入額外供款或提款¹⁰，以符合您的各種財務需要。

Death Benefit

Up To The Age Of 100

全面關顧 人壽保障至100歲

While the policy is in force, the life coverage¹¹ of the basic plan will be equal to 101% of the total Account Value of this plan. In addition an extra 10% of the Account Value, subject to a maximum of US\$12,500, will be payable as accidental death benefit¹² in the event of accidental death of the life insured during the first five policy years.

在保單生效期間，基本計劃之人壽保障額¹¹相等於您保單戶口價值的101%。若被保人不幸於首5個保單週年內因意外身故，除上述人壽保障外，更可獲額外發放相等於10%的戶口價值，作為意外身故賠償¹²，以不超過美元12,500為限。

Optional Riders

Provide Additional Coverage

自選附約 提供額外保障

A wide range of optional riders is available to enhance the benefit of **i.Master** to cater your special needs.

「愛豐彩」設有一系列自選附約以供選擇，務求切合不同需要。

⁶ Currently, there is no limit for the frequency of switching/allocation. However, we reserve the right to restrict the frequency subject to one month's prior written notice.
現時，轉換及重新調配投資選擇次數並無限制。然而，ING Life保留權利限制次數，並於最少一個月前向客戶發出書面通知。

⁷ Currently, there is no switching/allocation charge. However, we reserve the right to impose a charge subject to one month's prior written notice.
現時，轉換及重新調配投資選擇並不收取任何費用。然而，ING Life保留權利徵收此費用，並於最少一個月前向客戶發出書面通知。

⁸ Subject to the minimum premium amount, please refer to the section of Premium Reduction for more details.
須符合最低保費要求，詳情請參閱「調減保費」部份。

⁹ For details of the terms and conditions, please refer to the section of Suspension of Premium.
如欲查詢條款及細則之詳情，請參閱「暫停保費」部份。

¹⁰ Subject to the minimum withdrawal amount and minimum account balance, please refer to the section of Partial Withdrawal for more details.
須符合最低提款金額及最低戶口結餘要求，詳情請參閱「部份提款」部份。

¹¹ For death within the first two years from inception of the policy, life coverage will be reduced by any bonus previously paid.
若被保人於保單簽發日起兩年內身故，一切已派發獎賞將從賠償金額中扣除。

¹² Please refer to the Benefits Provisions of the Policy Contract for the circumstances under which accidental death benefit will not be payable.
意外身故賠償在某些情況下不適用，詳情可參閱保單條款內的「權益條款」部份。

Summary Of Charges

On Policy Level		Deduct from										
Policy Fee	<ul style="list-style-type: none"> • US\$6 per month • Policy Fee will be deducted on the first policy charges due date and at each Monthiversary¹³ during the premium term by redeeming units from the policy. It will be deducted from the Initial Contribution Account during the first 18 months from the Policy Date and thereafter from the Accumulation Contribution Account. • The policy fee will be deducted proportionally from each investment choice depending on the amounts of each investment choice¹⁴ right before policy fee is deducted. • Policy fees will be deducted after all other charge deductions are completed, if there exists other charge deduction on the same date. 	<p>First 18 months: Initial Contribution Account</p> <p>Thereafter: Accumulation Contribution Account</p>										
Administrative Charge	<table border="1"> <thead> <tr> <th>Premium Term</th> <th>% of the Account value of the Initial Contribution Account</th> </tr> </thead> <tbody> <tr> <td>5 – 9 Years</td> <td>4.5% / 12 per month</td> </tr> <tr> <td>10 – 30 Years</td> <td>5% / 12 per month</td> </tr> </tbody> </table>	Premium Term	% of the Account value of the Initial Contribution Account	5 – 9 Years	4.5% / 12 per month	10 – 30 Years	5% / 12 per month	Initial Contribution Account				
	Premium Term	% of the Account value of the Initial Contribution Account										
5 – 9 Years	4.5% / 12 per month											
10 – 30 Years	5% / 12 per month											
<ul style="list-style-type: none"> • Administrative Charge will be deducted on the first policy charges due date and at each Monthiversary during the premium term by redeeming units from the Initial Contribution Account of the policy. 												
Investment Portfolio Management Charge	<ul style="list-style-type: none"> • 1.2% / 12 per month • Investment Portfolio Management Charge is charged by ING Life for the management of all the invested investment choices under the Policy. It is charged as a percentage of the net asset value of the investment choices in the policy and is deducted on the first policy charges due date and at each Monthiversary by redeeming units from the policy. 	Both Initial Contribution Account and Accumulation Contribution Account										
Booster Investment Premium Charge	<table border="1"> <thead> <tr> <th>Booster Investment Premium Amount (US\$)</th> <th>Charge per Contribution</th> </tr> </thead> <tbody> <tr> <td>Less than 2,000</td> <td>5.0%</td> </tr> <tr> <td>2,000 to less than 4,000</td> <td>4.5%</td> </tr> <tr> <td>4,000 to less than 8,000</td> <td>4.0%</td> </tr> <tr> <td>8,000 or above</td> <td>3.0%</td> </tr> </tbody> </table>	Booster Investment Premium Amount (US\$)	Charge per Contribution	Less than 2,000	5.0%	2,000 to less than 4,000	4.5%	4,000 to less than 8,000	4.0%	8,000 or above	3.0%	Booster Investment Premium
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4,000 to less than 8,000	4.0%											
8,000 or above	3.0%											
<ul style="list-style-type: none"> • This charge is levied on the Booster Investment Premium only, if any. 												
<ul style="list-style-type: none"> • Upon policy termination and before the end of premium term, except in the case of death of the insured, Early Redemption Charge will be determined as a percentage of the Account Value of the Initial Contribution Account. The charge will depend on the policy year according to the schedule stated in the Appendix I. 												
<ul style="list-style-type: none"> • Early Redemption Charge can be up to 100% of the Account Value of the Initial Contribution Account. 												
On Underlying Fund Level												
Switching / Reallocation Charge	<ul style="list-style-type: none"> • Currently, there is no switching/allocation charge. However, we reserve the right to impose a charge subject to one month's prior written notice. 											
Bid – Offer Spread	Waived											
Underlying Fund Management Charge	<ul style="list-style-type: none"> • The Underlying Fund Management Charge will vary by Underlying Funds. • For details of the Underlying Fund Management Charge, and other fees and expenses of the underlying funds, please refer to the Investment Choices Brochure, the corresponding appendix and the respective prospectuses of the underlying funds which are made available by ING Life. 											

Additional charges may be imposed under the circumstances including but not limited to any changes in laws, regulations, government policies or taxation in relation to the Policy or imposition of new charges on the underlying funds. Any increase in or imposition of the fees and charges above will be subject to one month's prior written notice.

收費總覽

保單收費		扣款戶口										
保單費用	<ul style="list-style-type: none"> 每月美元6 在保費年期中，保單費用將會於首個保單收費到期日及每一個保單月結日¹³從保單戶口中透過贖回單位扣除。在保單簽發日起計首18個月內，保單費用將會從最初供款戶口中扣除，隨後則從累積供款戶口中扣除。 保單費用將根據扣除費用前每個投資選擇的金額，從每一項投資選擇¹⁴中按比例扣除。 倘於同日有其他費用須繳付，保單費用將於扣除所有其他費用後扣除。 	首18個月： 最初供款戶口 其後： 累積供款戶口										
	<table border="1"> <thead> <tr> <th>保費年期</th> <th>最初供款戶口之戶口價值之百分比</th> </tr> </thead> <tbody> <tr> <td>5 - 9年</td> <td>每月4.5%/12</td> </tr> <tr> <td>10 - 30年</td> <td>每月5%/12</td> </tr> </tbody> </table>	保費年期	最初供款戶口之戶口價值之百分比	5 - 9年	每月 4.5% /12	10 - 30年	每月 5% /12	最初供款戶口				
保費年期	最初供款戶口之戶口價值之百分比											
5 - 9年	每月 4.5% /12											
10 - 30年	每月 5% /12											
行政費用	<ul style="list-style-type: none"> 在保費年期中，行政費用將會於首個保單收費到期日及每一個保單月結日從保單的最初供款戶口中，透過贖回單位扣除。 											
投資組合管理費用	<ul style="list-style-type: none"> 每月1.2%/12 ING Life將為管理保單所持之投資選擇而徵收投資組合管理費用。此費用將以保單所持投資選擇之資產淨值的某個百分比收取，並會於首個保單收費到期日及每個保單月結日從保單中透過贖回單位扣除。 	最初供款戶口及 累積供款戶口										
額外投資保費費用	<table border="1"> <thead> <tr> <th>額外投資保費（美元）</th> <th>費用（每次）</th> </tr> </thead> <tbody> <tr> <td>2,000以下</td> <td>5.0%</td> </tr> <tr> <td>2,000至4,000以下</td> <td>4.5%</td> </tr> <tr> <td>4,000至8,000以下</td> <td>4.0%</td> </tr> <tr> <td>8,000或以上</td> <td>3.0%</td> </tr> </tbody> </table>	額外投資保費（美元）	費用（每次）	2,000以下	5.0%	2,000至4,000以下	4.5%	4,000至8,000以下	4.0%	8,000或以上	3.0%	額外投資保費
	額外投資保費（美元）	費用（每次）										
	2,000以下	5.0%										
	2,000至4,000以下	4.5%										
4,000至8,000以下	4.0%											
8,000或以上	3.0%											
提早贖回費用	<ul style="list-style-type: none"> 此費用只按額外投資保費而徵收(如有)。 除因被保人身身故外，若於保費年期內終止保單，將按最初供款戶口價值徵收某個百分比的提早贖回費用。此費用的百分比按保單年期而定(可參照附錄I之表格)。 提早贖回費用可高達最初供款戶口之戶口價值之100%。 	最初供款戶口										
基礎基金收費												
轉換／調配投資選擇費用	<ul style="list-style-type: none"> 現時，投資選擇轉換及重新調配均不收取任何費用。然而，ING Life有權徵收此費用，並在一個月前書面通知客戶。 											
買賣差價	豁免											
基礎基金管理費用	<ul style="list-style-type: none"> 基礎基金管理費用因應不同的基礎基金而異。 如欲查閱基礎基金管理費用、其他收費及支出詳情，請參閱由ING Life提供的《投資選擇刊物》、相關附錄及個別基礎基金之發行章程。 											

ING Life有權在以下情況徵收其他收費項目，包括但不限於任何與保單有關之法律、條文、政府政策或稅制的修改或有關基礎基金新收費項目的徵收。如上述收費增加或收費項目有所更改，ING Life將會在最少1個月前，以書面通知客戶。

¹³ Monthiversary depends on the Policy Date of the policy. For example, if the Policy Date is 7/28/2008, the charges will be deducted on 8/28, 9/28 and so on. If the charge deduction date is not a business day, the charge deduction will be postponed to the next business day. In case there is pending investment choice transaction during charge deduction date, the charge deduction date will be postponed until all pending trades are completed.

保單月結日根據保單的保單簽發日計算。例如保單簽發日為2008年7月28日，費用將於8月28日、9月28日扣除，如此類推。若費用扣除日並非工作天，則順延至下一工作天。若有任何投資選擇交易正在處理中，則費用扣除日將順延直至所有正在處理的交易完成。

¹⁴ For example, if the client's portfolio consists of 2 investment choices, investment choice A and investment choice B. Unit price of investment choice A is \$5 and unit holding is 4 while unit price of investment choice B is \$10 and unit holding is 8, then the policy fee deducted from investment choice A is $\$5 \times 4 / (\$5 \times 4 + \$10 \times 8) \times \$6 = \$1.2$ and the policy fee deducted from investment choice B is $\$10 \times 8 / (\$5 \times 4 + \$10 \times 8) \times \$6 = \$4.8$.

舉例，若客戶之投資組合包括2項投資選擇，分別為A和B。A的每單位價值為\$5，客戶擁有4個單位；而B的每單位價值為\$10，客戶擁有8個單位。如此，就投資選擇A而扣除的保單費用為 $\$5 \times 4 / (\$5 \times 4 + \$10 \times 8) \times \$6 = \$1.2$ ；就投資選擇B而扣除的保單費用為 $\$10 \times 8 / (\$5 \times 4 + \$10 \times 8) \times \$6 = \$4.8$ 。

General Information

一般資料

Definition

1. Account Value

Account Value is the number of units multiplied by the unit price of the underlying funds in the respective account of your policy.

2. Accumulation Contribution Account

An account set up for the policy owner and used to maintain the units allocated in respect of all Regular Investment Premiums contributed after first 18 months from the Policy Date and all Booster Investment Premium.

3. Booster Investment Premium

An optional lump sum contribution specified and made by the policy owner into the Policy Account for purchase of units.

4. Initial Contribution Account

An account set up for the policy owner and used to maintain the units allocated in respect of all Regular Investment Premiums contributed during first 18 months from the Policy Date.

5. Policy Account

An account set up for the policy owner and used to maintain the total units of the Initial Contribution Account and the Accumulation Contribution Account.

6. Policy Date

The date when coverage under this policy becomes effective as shown in the Policy Schedule or, in case of reinstatement, in subsequent endorsement.

7. Regular Investment Premium

The premium regularly made into the Policy Account for purchase of units as shown in the Policy Schedule or endorsement if changed subsequently.

Premium Term

i. Master is a regular investment-linked insurance plan with the premium term ranging from 5 years to 30 years.

Initial and Accumulation Contribution Account

Your units of the investment choices are allocated to the Initial Contribution Account and the Accumulation Contribution Account respectively. Regular Investment Premiums payable during the first 18 months from the Policy Date are allocated to the Initial Contribution Account. Regular Investment Premiums payable thereafter and all Booster Investment Premiums contributed until the end of premium term will be allocated to the Accumulation Contribution Account. After the premium term, your policy will remain in force provided that the account values of both accounts are sufficient to pay the relevant plan charges.

Premium Reduction

You can only reduce your premium after the first 18 months from the Policy Date, provided that the premium meets the minimum amount required. The current minimum monthly, semi-annual and annual premiums are US\$125, US\$750 and US\$1,500 respectively.

定義

1. 戶口價值

戶口價值是根據您的保單中有關戶口內的基礎基金單位數目乘以單位價格計算。

2. 累積供款戶口

一個為保單權益人而設的戶口，用於保存保單權益人所有以額外投資保費及於保單簽發日起計首 18 個月後以定期投資保費購買之單位。

3. 額外投資保費

保單權益人指定投入保單戶口以購買單位之一筆過選擇性供款。

4. 最初供款戶口

一個為保單權益人而設的戶口，用於保存保單權益人於保單簽發日起計首 18 個月內所有以定期投資保費購買之單位。

5. 保單戶口

一個為保單權益人而設的戶口，用於保存最初供款戶口及累積供款戶口內之總單位。

6. 保單生效日

即保單生效日。此日期列明於保單資料頁內或斷保復效後之批註上。

7. 定期投資保費

列明於保單資料頁內或及後批註上的定期繳交保費金額，用以在保單戶口內購買單位。

保費年期

愛豐彩是一個定期投資相連壽險計劃，提供 5 至 30 年之保費年期以供選擇。

最初及累積供款戶口

您的投資選擇單位將分別存放於最初供款戶口及累積供款戶口內。保單簽發日起計首 18 個月內之應繳定期投資保費將存放於最初供款戶口，而隨後之應繳定期投資保費及所有額外投資保費則存放於累積供款戶口內，直至保費年期完結。於保費年期後，只要各個戶口內之戶口價值足夠繳付有關費用，您的保單將會繼續生效。

調減保費

您只可於保單簽發日起計首 18 個月後，調低保費，惟須符合最低保費要求。現行每月、每半年及每年之最低保費分別為美元 125, 美元 750 及美元 1,500。

Suspension of Premium

You can only apply for temporary suspension of your premiums after the first 18 months from the Policy Date, any premium of rider(s) and any relevant fees and charges will be automatically deducted from the policy account to keep your policy effective. Your policy will be terminated and will be subject to Early Redemption Charge if the Account Value of the Accumulation Contribution Account is insufficient to pay the relevant plan charges and premium of rider(s).

Currency

i.Master is available in US dollars while investment choices currency is based on the denominated currency of the underlying fund.

Issue Age

i.Master is available to those insured¹⁵ who are between age 1 (age next birthday) and "75 minus premium term chosen".

Allocation of Premiums

You can allocate your premiums to a single or multiple choice(s) up to 10 investment choices at maximum. For each investment choices selected, you should allocate at least 10% of your premium and the sum of the premiums to all selected investment choices must total 100% (The limits are subject to change by upon one month's prior notice by ING Life)

Investment Choice Switching/Reallocation

i.Master allows flexibility in changing your investment portfolio for unlimited⁶ times to meet your investment strategy. The switching-in instruction will normally be executed on the next dealing date after completion of switching-out instruction. Minimum switching amount is currently US\$125 (subject to change upon one month's prior notice by ING Life). Currently, there is no switching/allocation charge. However, we reserve the right to impose a charge subject to one month's prior notice.

Partial Withdrawal

You can partially withdraw your investments from the Accumulation Contribution Account but not from the Initial Contribution Account during the premium term (subject to the minimum account balance). After the premium term, partial withdrawal can be made from both the Initial Contribution Account and the Accumulation Contribution Account. The amount withdrawn will not be subject to an early redemption charge. The minimum amount to be withdrawn is currently US\$250 and the minimum remaining Account Value of the Accumulation Contribution Account is currently US\$2,500 (both figures are subject to change upon one month's prior notice by ING Life).

Plan Termination

The policy will terminate on the earliest of the following:-

- i. The expiry date of the policy; or
- ii. When we receive your written request for policy surrender; or

暫停保費

您只可於保單簽發日起計 18 個月後，申請暫停保費，而任何附約保費、所有有關費用及收費將自動從您的保單戶口中扣除以維持保單生效。倘累積供款戶口內之戶口價值不足以繳付有關計劃費用及附約保費，您的保單將被終止並將會被收取提早贖回費用。

貨幣

愛豐彩之貨幣為美元，而投資選擇貨幣則以該基礎基金之報價貨幣為準。

投保年齡

愛豐彩的被保人¹⁵之投保年齡需為 1 歲（下次生日年齡）至「75 歲減選擇之保費年期」。

保費分配

您可選擇 1 項或最多 10 項投資選擇，然後再分配每項投資選擇的投資比重，所選的每項選擇分配比例最少為 10%，所有投資選擇分配的百分比例總和必須為 100%（如有更改，ING Life 將會最少 1 個月前通知客戶）。

投資選擇轉換／調配

您可因應個人的投資目標，隨時無限次⁶更改投資組合。轉入指示一般將在轉出指示完成後的下一個交易日執行。現行最低投資選擇轉換金額為美元 125（如有更改，ING Life 將會最少 1 個月前預先通知客戶）。現時投資選擇轉換及調配均不收取任何費用。ING Life 有權在最少 1 個月前通知客戶下徵收此費用。

部份提款

您可於保費年期內從累積供款戶口（但不得從最初供款戶口）中提取部份投資選擇單位（須符合最低戶口結餘要求），或於保費年期之後從最初供款戶口及累積供款戶口中提取。部份提款並不收取提早贖回費用。現行最低提款金額及最低累積供款戶口價值分別為美元 250 及美元 2,500（如有更改，ING Life 將會最少 1 個月前通知客戶）。

終止保單

保單將在下列其中一個日期終止，以較早為準：

- i. 保單終結日；或
- ii. ING Life 收到保單權益人書面通知要求退保的當日；或

¹⁵ Application by US resident is not accepted.
不接納美國居民之申請。

- iii. No payment of Regular Investment Premium during the first 18 months from the Policy Date; or
- iv. Death of the life insured; or
- v. The Account Value of the Accumulation Contribution Account is less than zero on any valuation date; or
- vi. When we receive your written request for full surrender of the total Account Value of the policy after the premium term.

In the event that the policy is terminated, all units of the investment choices in your investment account will be redeemed accordingly. For termination during the premium term, except upon death of the life insured, the redeemed value will be subject to the Early Redemption Charge¹⁶.

Rounding of Units and Unit Prices

The number of units of each investment choice redeemed or subscribed is currently rounded to the nearest 5 decimal places. The rounding method for determining unit price varies by underlying fund and is prescribed by the respective underlying fund manager.

Valuation

The unit price of each investment choice is normally valued on each business day. However, under circumstances which ING Life will act in good faith and may consider exceptional, e.g. no valuation of underlying funds due to market closure in certain countries, the date and frequency of the valuation date and dealing date are at the absolute discretion of ING Life, but the frequency will not be less than monthly. Please refer to the Investment Choices Brochure for details of the specified valuation day for each investment choice.

Investment Account Value

To check your investment Account Value, simply login to your Customer Online Service account at ING's website (<http://www.ing.com.hk>) for information. You can also click into our website for the up-to-date unit prices of your investment choices. Your account value is calculated by multiplying the number of investment choice units in your account by the most up-to-date unit price. The unit price of the investment choices will be exactly the same as the ones for the respective underlying funds. Please note that the return on investments under the scheme will be subject to charges of the scheme and may be lower than the return of the underlying investments.

Application

To apply for **i.Master**, simply return the completed policy application form to us, together with the initial premium required.

Surrender

In the case of surrender of the policy, simply return the completed surrender form to us and all units of your investment choices in your investment account will be redeemed on the next dealing date after the approval date of the request and the policy will be terminated. Early Redemption Charge (if any) will be deducted from the surrender value of the policy. Please refer to the appendix I for full detail of the Early Redemption Charge.

- iii. 於保單簽發日起計首 18 個月內未有繳付定期投資保費；或
- iv. 被保人身故；或
- v. 當累積供款戶口內之戶口價值（於任何一個估值日）低於零時；或
- vi. 於保費年期後，本公司收到保單權益人書面通知要求全數退回保單戶口內之戶口價值的當日。

當您終止此保單時，您保單戶口內的投資選擇單位將會隨計劃終止而被贖回。若於保費年期內終止保單，除因被保人身故外，ING Life 將從被贖回金額中扣除提早贖回費用¹⁶。

單位數目及單位價格之數位調整

於贖回及認購投資選擇時，每項投資選擇之單位數目將被調整至最接近的 5 個小數位。而單位價格的小數位之調整方法由基礎基金投資經理決定並因應不同基礎基金而異。

估值

投資選擇單位一般於每個工作天進行估值。在某些特殊情況下（如因某國家休市而沒有基礎基金估值），ING Life 擁有絕對酌情權決定投資選擇估值及交易的日子及次數，惟每一項投資選擇最少每月估值及交易一次。如欲查詢個別投資選擇之估值日詳情，請參閱《投資選擇刊物》。

投資戶口價值

您只需於 ING 的網址：<http://www.ing.com.hk> 登入閣下之客戶網上服務戶口得知您的戶口價值；您亦可於本公司網址查詢您的投資選擇的最新單位價格。您的戶口價值相等於將保單戶口內的投資選擇單位數目乘以最新單位價格。投資選擇單位價格完全相等於各項基礎基金之單位價格。請注意，此計劃設有相關收費。閣下的投資回報有可能低於基礎投資的回報。

投保申請

申請**愛豐彩**的手續簡易，只須填妥及交回投保申請書，並繳交首期保費即可。

退保安排

如申請退保，您只須填妥終止保單合約申請書並交回 ING Life，您保單戶口內的投資選擇單位將於退保生效後的下一個交易日被贖回，而保單亦隨即終止。提早贖回費（如適用）將從退保價值中扣除。有關提早贖回費之詳情，請參閱附錄一。

¹⁶ For details of the Early Redemption Charge, please refer to the section of Summary of Charges. 如欲查詢提早贖回費用之詳情，請參閱收費總覽部份。

Cooling-off Period

You can cancel this policy within 14 days of the issue date or 21 days of the application date, or within 5 days of the notice of the expiry date of the cooling off period, or in the case of a policy replacement 14 days after the date on which the Customer Protection Declaration form has been copied to the insurer of an existing policy which the new policy is replacing, whichever is later. You will then receive a refund of premium(s) paid, less any loss we may be experienced in realizing the asset value from your account.

Exchange Rate

The denominating currency of each investment choice may differ from the policy currency. Please refer to the Investment Choices Brochure for details. Changes in foreign currency exchange rates may therefore affect the unit price of investment choices invested with investments denominated in other currencies.

Governing Law

Your policy is issued under, and will be construed in accordance with, the laws of the Hong Kong Special Administrative Region.

Taxation

Interest, income and capital gains from redemption and disposal of investment choices are exempt from taxation under the current Inland Revenue Ordinance. However, you are advised to seek professional guidance regarding your own particular tax circumstances.

Closure or Reorganisation

You will be advised in advance with one month's notice of any plan/ underlying fund closure or reorganization.

Parties Involved

Insurer	ING Life Insurance Company (Bermuda) Limited
Fund Managers of investment choices	The fund managers of investment choices vary by underlying fund. Please refer to the latest Investment Choices Brochure for details.

This documentation has been authorized by the Securities and Futures Commission; such authorization does not imply official recommendation.

Investment involves risks. Past performance should not be taken as an indication of future performance. Investment returns not denominated in underlying fund currency are subject to exchange rate fluctuations.

This plan is intended to be a long-term investment (a minimum of 5 years). If you surrender this plan before the full premium term, you may not get back the full amount invested.

ING Life accepts responsibility for the accuracy of the information shown in the brochure.

October 2009

ING Life Insurance Company (Bermuda) Limited
28/F ING Tower, 308 Des Voeux Road Central, Hong Kong.

冷靜期

如欲於此保單繕發後取消保單，您可於此保單發出後 14 天內，或申請日起計 21 天內，或寄給閣下有關冷靜期屆滿日通知 5 天內，或在轉保的情況下，由客戶保障聲明書的副本交付被取代保單的保險公司後起計的 14 天內（以較後者為準）取消此保單，並獲退回已繳保費；發還保費之金額將會根據 ING Life 於買賣資產過程中可能招致之損失而作出相應調整。

兌換率

每項投資選擇的計算貨幣可能與保單貨幣有異，有關詳情，請參閱《投資選擇刊物》。因此，貨幣匯率的變動可能對使用以其他貨幣計值的資產投資的投資選擇單位價格構成影響。

法律

以香港特別行政區法律為闡釋依歸。

稅項

根據現時之香港稅務條例，由投資選擇買賣所獲得之利息、利益及盈利均可獲豁免利得稅，但您應就有關個人稅務情況諮詢專業意見。

結束或重組

倘若本計劃／基礎基金結束或重組，ING Life 將會在 1 個月前，以書面通知客戶。

參與機構

保險公司	ING Life Insurance Company (Bermuda) Limited
投資選擇基金經理	投資選擇基金經理因應不同基礎基金選擇而異，詳細資料可參閱最近期的《投資選擇刊物》。

此文件已獲得證券及期貨事務監察委員會認可，獲得認可並不意味著獲官方推介。

投資涉及風險。往績不應視作未來業績表現的指標。投資收益並非以基礎基金貨幣單位計算者，需承受匯率波動的風險。

這是一個以長線投資為目標的投資計劃（至少 5 年）。若您在保費年內提早退保，則未必能全數取回已繳付的投資總額。

ING Life 願意就此銷售刊物之準確性承擔責任。

二零零九年十月

ING Life Insurance Company (Bermuda) Limited
香港中環德輔道 308 號
安泰金融中心 28 樓



Appendix I – Early Redemption Charge Table

附錄一 – 提早贖回費用

As at Beginning of Policy Year 於保單週年開始時	Premium Term (years) 保費年期 (年)																													
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30				
1	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
2	27%	33%	39%	44%	50%	55%	59%	64%	68%	72%	76%	79%	83%	86%	89%	92%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%			
3	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	48%	51%	53%	56%	58%	60%	74%	76%	78%	79%	81%	82%	83%	84%	85%	86%	86%			
4	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	48%	51%	53%	56%	58%	72%	74%	76%	78%	79%	81%	82%	83%	84%	85%	85%			
5	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	48%	51%	53%	56%	70%	72%	74%	76%	78%	79%	81%	82%	83%	84%	84%			
6	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	48%	51%	53%	68%	70%	72%	74%	76%	78%	79%	81%	82%	83%	83%			
7	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	48%	51%	66%	68%	70%	72%	74%	76%	78%	79%	81%	82%	82%			
8	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	48%	63%	66%	68%	70%	72%	74%	76%	78%	79%	81%	81%			
9	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	46%	60%	63%	66%	68%	70%	72%	74%	76%	78%	79%	79%			
10	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	43%	57%	60%	63%	66%	68%	70%	72%	74%	76%	78%	78%			
11	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	40%	54%	57%	60%	63%	66%	68%	70%	72%	74%	76%	76%			
12	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	37%	51%	54%	57%	60%	63%	66%	68%	70%	72%	74%	74%			
13	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	34%	47%	51%	54%	57%	60%	63%	66%	68%	70%	72%	72%			
14	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	30%	43%	47%	51%	54%	57%	60%	63%	66%	68%	70%	70%			
15	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	26%	39%	43%	47%	51%	54%	57%	60%	63%	66%	68%	68%			
16	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	23%	35%	39%	43%	47%	51%	54%	57%	60%	63%	66%	66%			
17	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	19%	30%	35%	39%	43%	47%	51%	54%	57%	60%	63%	63%			
18	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	14%	25%	30%	35%	39%	43%	47%	51%	54%	57%	60%	60%			
19	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	10%	19%	25%	30%	35%	39%	43%	47%	51%	54%	57%	57%			
20	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	5%	14%	19%	25%	30%	35%	39%	43%	47%	51%	54%	54%			
21	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	30%	35%	39%	43%	47%	51%	51%			
22	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	30%	35%	39%	43%	47%	47%			
23	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	30%	35%	39%	43%	43%			
24	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	30%	35%	39%	39%			
25	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	30%	35%	35%			
26	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	30%	30%			
27	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	25%	25%			
28	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	19%	19%			
29	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	14%	14%			
30	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	7%	7%			
31	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%			

Remark 備註: Upon policy termination and before the end of premium term, except in the case of death of the insured, the applicable Early Redemption Charge will be determined by ING Life by the following formula:

於保單終止及保費年期完結前，除非受保人身故，否則ING Life將以下列方程式計算適用之提早贖回費用：

The rate of the Early Redemption Charge as at the beginning of the policy year when policy termination takes place x (12 – no. of complete policy months elapsed) / 12 + the rate of the Early Redemption Charge as at the beginning of the next policy year after policy termination takes place x no. of complete policy months elapsed / 12

於該保單終止之保單週年開始時的提早贖回費用率 x (12 - 該保單週年已完成之月份數目) / 12 + 於該保單終止後之下一個保單週年開始時的提早贖回費用率 x 該保單週年已完成之月份數目 / 12

For example, if the premium term is 10-year, Early Redemption Charge rate at the end of the third month of the second policy year will be equal to 49.75% (i.e., 55% x (12 - 3) / 12 + 34% x 3 / 12).

例子：假設保費年期為10年，於第二個保單週年的第三個月份完結時，提早贖回費用為49.75% (即55% x (12 - 3) / 12 + 34% x 3 / 12)。



Company Background 集團背景

ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, investment, life insurance and retirement services in more than 40 countries. With its substantial worldwide experience and nearly 125,000 employees, ING Group provides a full range of integrated financial services to more than 85 million customers globally and has total assets of EUR 1,332 billion*.

Its business operations in Hong Kong include:

Life Insurance – Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services. The company's extensive portfolio of insurance products – which includes individual life, medical and employee benefits schemes – is tailored to meet customers' needs throughout the different stages of their lives.

General Insurance – Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market.

Pension Trust – ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.

Financial Planning – Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

ING集團乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾40個國家提供服務，活躍於銀行、投資、壽險及退休服務業。透過其豐富的環球經驗及近125,000名員工，ING為全球超過8,500萬名顧客提供綜合金融服務；其資產總值達13,320億歐元*。

其在港經營多元化業務，當中包括：

人壽保險 – 自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務；所提供的保險產品包羅萬有，包括個人壽險、醫療保險及僱員退休福利計劃，能充份照顧客戶於人生各階段之不同需要。

一般保險 – 成立於1989年，致力為本港之企業及個人客戶提供多元化的一般保險產品和優質服務。

退休金信託 – 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務。

財務策劃 – 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

* Source: ING Group Annual Report 2008
資料來源：ING集團2008年報



Addendum to Principal Brochure

This addendum contains important information which may require your immediate attention. Should you have any queries, you are recommended to seek independent professional advice for reference.

Risk Disclosure Statements:

- This is an insurance policy issued by ING Life Insurance Company (Bermuda) Limited (herein after called "ING Life"). Your investments are subject to the credit risk of ING Life.
- You are not investing in the underlying investments of the investment choices and you do not have any rights or ownership over these underlying investments.
- Your return on investment is calculated with reference to the fluctuation of the performance of the underlying investments. Each of these underlying investments has its own investment objectives and associated risks.
- Early surrender or withdrawal may result in a significant loss of principal and bonuses.
- You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.

The following change of the Principal Brochure is relating to the Vintage, i.Master, i.Wealth Regular Investment Savings Plan, i.KnowU, i.KnowU (One-off Premium) and i.BestFund insurance rider.

Life Insurance Council of The Hong Kong Federation of Insurers had reviewed the Cooling-off Period for further enhancement of consumer protection and requested insurance company to revise all related materials not later than 1 February 2010.

As such, please be informed that the definition of the Cooling-off Period in the Principal Brochure of your investment-linked insurance policy will be revised as below with effect from 1 February 2010.

New definition of Cooling-off Period

You can cancel this policy by giving written notice within 21 days after the delivery of the policy or issue of a Notice* to the policyholder or the policyholder's representative, whichever is the earlier. You will then receive a refund of premium(s) paid, less any loss we may make in realizing the asset value from your account.

* The Notice informing the policyholder of the availability of the policy and the expiry date of the Cooling-off Period.

If you have any queries regarding to the content of this addendum or any other aspect of our unit-linked products, please feel free to contact your wealth planner or call our Customer Service Hotline on 3123-3123.

ING Life Insurance Company (Bermuda) Limited

產品介紹的附錄

此附錄包含重要資訊，務請閣下注意。若閣下對以下資訊有任何疑問，請尋求獨立的專業意見以作參考。

風險披露聲明:

- 此乃 **ING Life Insurance Company (Bermuda) Limited** (下稱「**ING Life**」) 之人壽保險計劃。閣下之投資需承受 **ING Life** 之信貸風險。
- 閣下並非投資於投資選擇之基礎投資及對該相關基礎投資並無任何產權或擁有權。
- 閣下之投資回報的計算反映著相關基礎投資的波動表現。所有的相關基礎投資均擁有其獨特的投資目標及相關風險。
- 提早贖回或提取有可能引致資金及獎賞蒙受重大損失。
- 投資的決定是屬於閣下的，除非閣下已明白及獲解釋本產品適合閣下，否則閣下不應購買本產品。

以下為有關「品譽未來」、「愛豐彩」、「愛豐裕定期投資相連計劃」、「愛識理投資壽險計劃」、「愛識理投資壽險計劃(躉繳)」及「愛繽紛基金壽險附約」內產品介紹的更改。

為更能保障客戶權益，保聯屬下的壽險總會修訂冷靜期之定義，並要求保險公司於 2010 年 2 月 1 日前對相關文件作出修正。

故此，現特通知閣下於本公司投保之投資相連壽險保單中產品介紹內關於冷靜期之定義將於 2010年2月1日起更改如下。

冷靜期之新定義

如欲於此計劃繕發後取消申請，您可於發出保險單或寄出《通知書》* 給閣下或閣下的代表後起計的 21 天內(以較先者為準)，透過書面通知取消此保單，並獲退回已繳保費；發還保費之金額將會根據公司於買賣資產過程中可能招致之損失而作出相應調整。

*《通知書》必須通知保單持有人保單已經可以領取，及「冷靜期」的屆滿日。

若對此附錄之內容或本公司的投資相連產品有任何疑問和查詢，歡迎聯絡閣下之財富策劃顧問或致電客戶服務熱線 (電話：3123-3123)。

ING Life Insurance Company (Bermuda) Limited