

## Easy Plus Universal Life Insurance Plan

## **Extension on Premium Discount Promotion**





### The 1% discount on 1<sup>st</sup> year premium by successfully applying ING Easy Plus will continue from 1 Dec to 21 Dec, 2012 ("Promotion Period")

Annual Premium Paid in HKD (Per Policy)	Annual Premium Paid in USD (Per Policy)	Premium Discount Rate (1 <sup>st</sup> year premium only)
HK\$100,000 – HK\$299,999	US\$12,500 – US\$37,499	0.50%
HK\$300,000 – HK\$499,999	US\$37,500 – US\$62,499	0.75%
HK\$500,000 or above	US\$62,500 or above	1.00%

Terms & Conditions :

 The promotion is applicable to Easy Plus Universal Life Insurance Plan and application is submitted through Brokerage & IFA channel ONLY. Applications shall be submitted to ING between December 1st, 2012 – December 21<sup>st</sup>, 2012 by 15:00 (both dates inclusive). The eligible applications must be issued and become effective on or before December 31<sup>st</sup>, 2012 by ING Life Insurance Company (Bermuda) Limited. ("ING Life")

- 2. This promotion is on a "First-come-first-served" basis and should base on the record of ING Life.
- 3. Premium discount is applicable to first year premium ONLY.
- 4. Each policy owner will be entitled a maximum premium discount of HK\$20,000/US\$2,500.
- 5. Applicant only needs to issue a cheque with net premium amount for application. For any cooling off policies or policies which are not approved, only the net premium will be refunded.
- 6. If the policy is issued and become effective after December 31<sup>st</sup>, 2012, clients have to pay back the difference of first year premium before discounted, i.e. 1% of Easy Plus Universal Life Insurance Plan first year premium.
- 7. ING Life reserves the final decision for approval of any applications and any disputes that may arise from this promotion.
- 8. ING Life reserves the right to make any amendment of the terms and conditions, including discontinuing this offer at any time without notice. All decisions made by ING Life shall be final and binding.
- 9. In the event of any discrepancy between Chinese and English version of this leaflet, the English version shall prevail.



#### LIFE



# 「好升好息」理財壽險計劃 延長保費優惠推廣期



節省高達 HK\$20,000/ US\$2,500

## <u>由2012年12月1日至12月21日</u>推廣期內成功投保 ING「好升好息」可<u>繼續</u>獲高達1%之首年保費優惠。

年供保費以港元計算 (每張保單)	年供保費以美元計算 (每張保單)	保費折扣率 (只適用於第一年保費)
HK\$100,000 – HK\$299,999	US\$12,500 – US\$37,499	0.50%
HK\$300,000 – HK\$499,999	US\$37,500 – US\$62,499	0.75%
HK\$500,000或以上	US\$62,500或以上	1.00%

推廣優惠條款及細則:

- 客戶必須於 2012年10月15日至11月30日推廣期内(包括首尾兩日) 透過經紀部及獨立財策部遞交申請並成功投保「好升好息」理財壽 險計劃。投保申請書必須於2012年12月21日下午3時前送抵ING,而該投保申請書必須於2012年12月31日或之前成功獲ING Life Insurance Company (Bermuda) Limited ("ING Life") 批核及繕發保單。
- 2. 此推廣先到先得,保單的投保及生效日期均以ING Life的記錄為準。
- 3. 此推廣只適用於第一年保費。
- 4. 每一位保單持有人最高可獲港幣\$20,000/美元\$2,500之保費優惠。
- 5. 客戶於申請時只需繳付實際保費。若客戶於冷靜期內取消保單或保單未能成功批核,ING Life 只會退回客戶實際繳付的保費。
- 6. 保單若於2012年12月31日之後被批核,客戶須繳回保費折扣之金額,即1%「好升好息」理財壽險計劃首年保費。
- 7. ING Life保留一切有關保單批核或任何由此推廣產生之爭議之最終決定權。
- 8. ING Life保留一修訂有關條款及細則之權利,包括於任何時候停止此獎賞並無須另行通知。如有任何爭議,ING Life保留最終決定權。
- 9. 本單張中英對照切,如有歧異,概以英文原義為準。



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