

To : All Business Partners Brk/FR2013
From : Brokerage and IFA
Date : March 11th, 2013
Title : **2013 Easy Plus Universal Life Insurance Plan Premium Discount**
2013「好升好息」理財壽險計劃保費優惠
(Mar 11st, 2013 – May 3rd 2013) both date inclusive
(2013 年 3 月 11 日至 2013 年 5 月 3 日) 包括首尾兩日

Dear Valued Partners,

To assist your valuable clients hedging against high inflation under current low interest rate environment, we are now excited to re-launch the premium discount promotion for Easy Plus Universal Life Insurance Plan.

Promotion period: Mar 11st 2013 – May 3rd 2013

Enjoy up to 1% discount on 1st year premium by successfully applying ING Easy Plus during the promotional period.

Annual Premium Paid in HKD (Per Policy)	Annual Premium Paid in USD (Per Policy)	Premium Discount Rate (1 st year premium only)
HK\$100,000 – HK\$249,999	US\$12,500 – US\$31,249	0.40%
HK\$250,000 – HK\$499,999	US\$31,250 – US\$62,499	0.60%
HK\$500,000 or above	US\$62,500 or above	1.00%

Eligibility:

1. Application documents & payments submitted to ING on or **before May 3rd, 2013 3pm**; and
2. Applications must be issued and become effective on or before May 17th, 2013; and
3. Limited offer subjects to a first-come-first-serve basis.

Please find the attached:

1. Promotion leaflet: Please refer to the terms and conditions for details.
2. Appendix: Q&A

Should you have any enquiries, feel free to contact us at 3123-3158.

Brokerage and IFA

ING Life Insurance Company (Bermuda) Limited

致 尊敬的合作夥伴，

讓你能協助你的尊貴客戶於低息環境下對抗高通脹，我們特此重新推出「好升好息」理財壽險計劃保費優惠！

推廣期: 2013 年 3 月 11 日至 2013 年 5 月 3 日

**於上述推廣期內成功投保 ING 「好升好息」
可獲高達 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\$249,999	US\$12,500 – US\$31,249	0.40%
HK\$250,000 – HK\$499,999	US\$31,249 – US\$62,499	0.60%
HK\$500,000 或以上	US\$62,500 或以上	1.00%

資格：

1. 投保申請書必須並於 2013 年 5 月 3 日下午 3 時前送抵 ING；及
2. 保單必需於 2013 年 5 月 17 日前成功批核和生效；及
3. 保費優惠名額有限，先到先得。

現附上：

1. 宣傳單張以供閣下參考，詳情請參閱宣傳單張之條款及細則
2. 參考附錄：問與答

如有任何疑問，歡迎致電 3123-3158。

經紀及獨立財策部

ING Life Insurance Company (Bermuda) Limited

Appendix

Q&A for Easy Plus Universal Life Insurance Plan Premium Discount

(Mar 11st, 2013 – May 3rd, 2013)

1. According to the above premium discount program, what is the actual amount that clients need to pay?

For example, applications submitted within the promotional period with annual premium HK\$ 500,000 or above, the premium discount rate is 1%. Clients, therefore, only need to pay 99% of the first year premium and ING will pay the remaining 1%.

Example: First year premium = HK\$ 500,000

First Year premium paid by client should be $\text{HK\$ } 500,000 \times 99\% = \text{HK\$ } 495,000$

For other discount rates, please see promotion leaflet.

2. Will the commission be withhold or uncounted due to the program?

No. Brokers will still entitle full commission and commission will not be withhold.

附錄

常見問題「好升好息」理財壽險計劃之保費優惠

(2013 年 3 月 11 日至 2013 年 5 月 3 日)

1. 根據上述保費優惠計劃，客戶實際需要支付的金額為多少？

假若於推廣期內遞交投保申請書之年繳保費為港元 500,000 或以上，對應的保費折扣率為 1%，客戶只需支付第一年保費的 99%。ING 將支付餘下的 1%。

例：如首年年供保費為港元 500,000

客戶需繳之首年保費應為港元 $500,000 \times 99\% = \text{港元 } 495,000$

其餘首年之保費折扣率，請參閱宣傳單張。

2. 經紀佣金會否因是次保費優惠活動而被 ING 保留或打折扣？

不會。經紀佣金不會被 ING 保留或打折扣。