

To : All Business Partners BRK/FR2713

From : Brokerage and IFA Department

Date : March 27, 2013

Subject : Updates on Interest Rate and Reversionary Bonus Rate

最新利息及歸原紅利率

Dear Valued Partners,

致 尊敬的合作夥伴

Details of various Interest Rates and Reversionary Bonus Rate are listed below for your kind attention.
各項利息及歸原紅利率已詳列如下：

1. Interest Rates 利息

Declared Rate for the Year 2012 2012 年度實際派發年息		
	Year 年份 2012	
	Declared Rate 實際派發年息	
Product 產品	US\$ 美金	HK\$ 港幣
i.ULife Plus Series / Basic Plus Series / i.ULife Series [^] / i.ULife (Enhanced Version) [^] / Intelligent Life [^] / MultiChoice Series [^] 愛升息非凡系列 / 好息簡系列 / 愛升息系列 [^] / 愛升息 (加強版) [^] / 智能壽險 [^] / 智多采系列 [^]	4.50%	4.38%
Global Fortune 寰宇致富	4.38%	NA 不適用
Universal Fortune [^] 環球致富	4.08%	NA 不適用
CashBuilder [^] 現金積存 [^]		
1. Policies issued in or before 1991 OR between Jan 1993 - Sep 2002 於1991年或之前; 或1993年1月至2002年9月期間續發之保單	2.50%	2.50%
2. Policies issued in 1992 OR in or after Oct 2002 於1992年; 或2002年10月或以後續發之保單	2.75%	2.75%

[^] Products are shelved and no new application is accepted.

產品已停售並停止接受投保申請。

[#] Included i.ULife of I-Mortgage Plan.

當中包括在「妥籌謀」計劃內的「愛升息理財壽險計劃」。

Please note that information on interim rates for 2013 will be communicated in the near future.

請注意，有關 2013 年份的中期派發年息會稍後公佈。

Coupon/Dividend Accumulation Interest Rate 票券/紅利之積存利息		
Product 產品	US\$ 美金	HK\$ 港幣
1. AeconoSupreme^ and AeconoSuper^ 宜富寶^及宜康寶^	Maintain 維持 3.00%	Maintain 維持 3.00%
2. i.368^, AeconoSenior^, Aexcel Lady^, EWL^, i.Retire^ and i.Retire II^ (Effective Date: Apr 01, 2013) i.368 儲蓄壽險計劃^, 恆樂壽險計劃^, 康美女性壽險計劃^, 安康壽險計劃^, 愛逍遙^及愛逍遙 II^退休計劃 (生效日期: 2013 年 4 月 1 日)	Revised to 調整至 3.50%	Revised to 調整至 3.50%
3. Other Products 其他產品	Maintain 維持 4.00%	Maintain 維持 4.00%
Please note Coupon/Dividend Accumulation Interest Rate is not guaranteed, the Company reserves the right to review and change from time to time. 請注意, 票券及紅利之積存利息並非保證不變, 公司保留不時檢討及更改之權利。		

^ Products are shelved and no new application is accepted.

產品已停售並停止接受投保申請。

Other Rates 其他年息		
	US\$ 美金	HK\$ 港幣
Premium Deposit Fund Rate 保費儲備基金年息	Maintain 維持 3.00%	Maintain 維持 3.00%
Policy Loan Interest Rate 保單借貸年息	Maintain 維持 9.00%	Maintain 維持 9.00%
Please note the above Premium Deposit Fund Rate and Policy Loan Interest Rate are prevailing rates and not guaranteed, the Company reserves the right to review and change from time to time. 請注意, 上列保費儲備基金年息及保單借貸年息乃現行息率並非保證不變, 公司保留不時檢討及更改之權利。		

2. Reversionary Bonus Rates 歸原紅利率

Reversionary Bonus Rates credited to Convertible WL, Endowment, and Champion Life 21 remain unchanged as follows:

歸原紅利率之派發將維持不變, 詳情如下:

Product 產品	Bonus on Sum Insured 按投保額派發之歸原紅利率	Bonus on Bonus 歸原紅利再衍生之歸原紅利率
Convertible WL	0.40%	1.77%
Endowment	0.52%	1.62%
Champion Life 21	0.62%	1.28%

Please note Annual Statements of the above policies will be expected to be delivered starting from April 5, 2013.
請注意, 有關上列保單之年結通知書預計將於 2013 年 4 月 5 日起開始發送。

Should you have any query, please contact our service hotline at 3123 3158 for assistance.
如有任何疑問, 歡迎致電服務熱線 3123 3158。

Brokerage and IFA Department

經紀及獨立財策部

ING Life Insurance Company (Bermuda) Limited