

IMPORTANT CONSIDERATIONS BEFORE INVESTING IN CIGNA'S INVESTMENT-LINKED ASSURANCE SCHEME

- **CIGNA Investment-Linked Assurance Scheme** is a long term insurance policy issued by CIGNA Worldwide Life Insurance Company Limited ("CIGNA").
- You are **NOT** investing in the underlying assets of the invested fund(s). You do not have any rights or ownership over the underlying investments.
- The value of your investment is subject to risk of market price fluctuations.
- Early termination of this policy may result in substantial financial loss.
- You should seek advice from your financial consultant on whether such Funds are suitable for you and the reason(s) thereof.

YOU ARE RECOMMENDED to read the above carefully and the final decision is yours.

在投保信諾投資相連壽險計劃前的重要考慮要點

- **信諾投資相連壽險計劃**由信諾環球人壽保險有限公司(「信諾」)發行，為長期的保險計劃。
- 您**並非**投資於投資選項內的相關資產。您並沒有任何權限或擁有權在此等相關的投資。
- 投資價值會受到市場上之風險令價格波動。
- 提前終止有關保險計劃，可能會導致您蒙受財政損失。
- 您應該請教您的財務顧問，有關基金是否適合您個人的投資方向。

我們建議您必須認真閱讀上述要點，您有最後決定權去選擇投保與否。



CIGNA - Templeton Latin America Fund (TLA)

信諾 — 鄧普頓拉丁美洲基金

As at Sep 30, 2009
截至2009年9月30日

The return of investment under ILAS is subject to fee and charges of the ILAS, may be lower than the return of the investment choice. 由於投資相連壽險計劃會涉及計劃相關之收費及費用，閣下之投資回報會可能低於其相關投資選擇。

Objectives 目標

CIGNA - Templeton Latin America Fund will be invested in Templeton Latin America Fund. The underlying fund – Templeton Latin America Fund aims to achieve long-term capital appreciation by primarily investing in equity and as an ancillary matter, in debt securities of issuers located in the Latin American region.

信諾 - 鄧普頓拉丁美洲基金將會投資於鄧普頓拉丁美洲基金。此相關基金 - 鄧普頓拉丁美洲基金透過主要投資於拉丁美洲區域內之股票和在額外情況下投資債務證券，以達致長線資本增值之目標。

Underlying Fund Information 相關基金資料

* Underlying Fund Inception Date: February 2月1991
相關基金成立日期:
Launch Date of Investment Choice: September 9月2008
投資選項推出日期:
NAV Per Unit: USD 美元10.18
每單位資產淨值:
Fund Management Fee: 1.5% of net asset value p.a.
基金管理費: 每年為資產淨值之1.5%
Annual Management Fee: 1.9% of net asset value p.a.
管理年費: 每年為資產淨值之1.9%
Benchmark: MSCI EM Latin America Index
基準指數: 摩根士丹利新興拉丁美洲指數

* Underlying Fund – Templeton Latin America Fund
相關基金 - 鄧普頓拉丁美洲基金

Morningstar™ Overall Rating **★★★★**
晨星星號評級

S&P Fund Management Rating **AA**
標準普爾基金評級

CIGNA - Templeton Latin America Fund has no investment rating currently. Ratings shown above refer to the underlying fund in which CIGNA - Templeton Latin America Fund invests.
信諾 - 鄧普頓拉丁美洲基金現時未有投資評級，以上乃信諾 - 鄧普頓拉丁美洲基金所投資的相關基金的評級。

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Comments of Franklin Templeton[^] 富蘭克林鄧普頓基金經理評論

Latin American markets surged in the third quarter of 2009, driven by a rebound in commodity prices, stronger domestic currencies, portfolio inflows and higher confidence in emerging market equities.

Brazil's stable macroeconomic fundamentals and strong fiscal and monetary policies allowed the economy to return to growth after two consecutive quarters of contraction. Gross domestic product grew 2% quarter-over-quarter in the second quarter of 2009, as tax breaks, monetary easing and lower inflation boosted consumer expenditure. The Finance Ministry expects the economy to grow about 1% and 4% year-over-year in 2009 and 2010, respectively. The central bank cut its key interest rate by 50 basis points to a record low of 8.75% in July. With the economy showing signs of recovery, the central bank signaled an end to monetary easing. In Mexico, GDP contracted 9% year-over-year in the first half of 2009 as a result of the global economic crisis and swine flu outbreak. Declines in the manufacturing, construction and retail industries negatively impacted GDP. The Finance Ministry forecasted GDP to contract 7% year-over-year in 2009 but expects a return to growth at 3% year-over-year in 2010. The central bank implemented its final interest rate cut of 25 basis points in July, bringing the rate to 4.5% and marking the end of the current expansionary monetary cycle, as it balanced efforts to curb inflationary pressures and revive economic growth.

We believe resource-rich countries in Latin America are likely to benefit from increasing global demand for commodities, while increased domestic consumption, greater inter-regional trade and government expenditure could offset declines in growth resulting from slowing exports.

拉丁美洲市場在二零零九年第三季急升，主要由於商品價格反彈、當地貨幣轉強、投資組合錄得資金流入，以及投資者提升對新興股市的信心。

巴西的宏觀經濟基本因素穩健，加上政府致力實施財政及貨幣政策，帶動經濟復甦增長，結束連續兩季的收縮。二零零九年第二季的國內生產總值按季增長2%，主要因為政府減稅、貨幣政策寬鬆及通脹緩和，刺激消費開支上升。財政部預期經濟將分別在二零零九年及二零一零年按年增長1%及4%。在七月，央行調低主要利率50個基點至8.75%的紀錄低位。隨著經濟出現復甦跡象，央行結束其寬鬆貨幣政策。墨西哥的國內生產總值在二零零九年上半年按年收縮9%，主要由於環球經濟危機及甲型H1N1流感爆發。製造、建造及零售業出現萎縮，均對國內生產總值構成負面影響。財政部預測二零零九年的國內生產總值將按年收縮7%，但預期在二零一零年按年增長3%。央行在七月將基準利率一次減至4.5%，結束現時之擴張性貨幣政策週期，以致力在遏止通脹及恢復經濟增長之間取得平衡。

我們認為資源豐富的拉丁美洲國家將可藉環球商品需求上升而獲益。此外，當地消費增加、各區貿易及政府開支上升，將有助抵銷出口放緩導致的增長放緩。

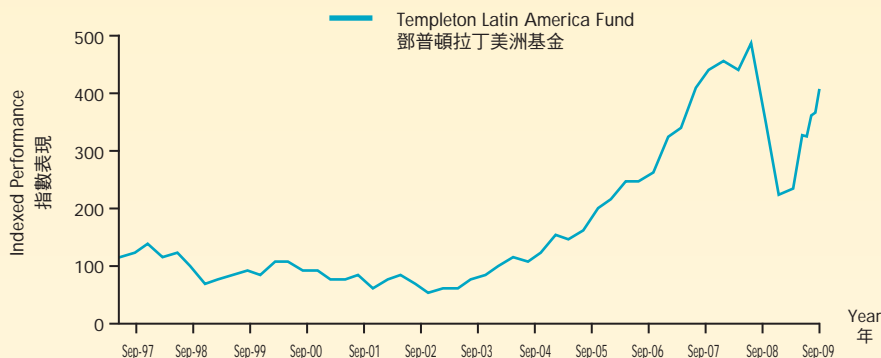
Remarks 註:

* Please note that investment involves risk and the value of the investments and the yield may go down as well as up as a consequence of the general nature of varied investments and possible exchange or interest rate fluctuations. The prices shown above are not indicative of future performance of the plans.
投資涉及風險以及因匯率及利率的波動，各項投資價值及收益均可升可降，以上價格不代表將來之表現。

* This underlying fund is an investment option of several CIGNA investment-linked assurance schemes. Please read this information in conjunction with the CIGNA Investment Choice brochure and the related Principal Brochure of related insurance plans.
此相關基金為信諾數個投資相連壽險計劃之選擇。閱讀本資料時一併參閱「信諾投資選擇」簡介及有關之主要銷售刊物。

* Underlying Fund Information provided under these sections are from Franklin Templeton Investments. All references of "We" in these sections mean Franklin Templeton Investments. CIGNA does not accept liability for the accuracy, completeness or otherwise of such information, which does not represent the view or opinion of CIGNA.
以上相關基金資料由富蘭克林鄧普頓投資提供，此等部份之「我們」代表富蘭克林鄧普頓投資。此部份資料並不代表信諾之意見，信諾將不會就資料之準確性、完整性或任何其他方面之情況負上任何責任。

Underlying Fund Performance by Franklin Templeton 富蘭克林鄧普頓提供之相關基金表現[^]



Sources: Franklin Templeton Investments and Standard and Poor's Investment Services, in Fund Currency, NAV to NAV, taking into account of reinvestments and capital gain or loss. Performance information is based on A(Qdis)USD Shares only.
資料來源: 富蘭克林鄧普頓投資及標準普爾投資服務，以基金貨幣及資產淨值計算，已考慮股息再投資及資本增長及損失。上述表現為A(每季派息)美元之表現。

Cumulative Performance 累積表現

	3 Months 月	6 Months 月	1 Year 年	Since Launch 自推出以來	2009 YTD 年初至今
CIGNA - Templeton Latin America Fund 信諾 - 鄧普頓拉丁美洲基金	24.86%	73.46%	13.61%	1.79%	77.38%
Benchmark 基準指數	24.77%	72.93%	19.83%	527.52%	81.47%

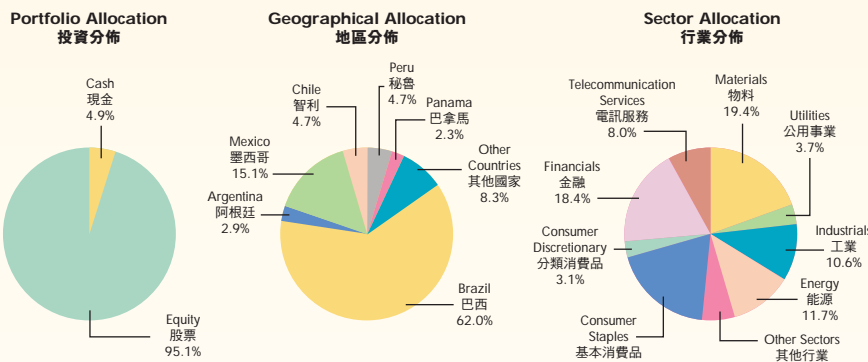
Calendar Year Performance 年度表現

	2004	2005	2006	2007	2008	2009 YTD 年初至今
CIGNA - Templeton Latin America Fund 信諾 - 鄧普頓拉丁美洲基金	N/A	N/A	N/A	N/A	N/A	77.38%

TOP 5 HOLDINGS by Franklin Templeton 富蘭克林鄧普頓提供之五大投資項目[^]

	% of Total 百分比
1 PETROLEO BRASILEIRO SA (PETROBRAS)	10.0%
2 ITAUSA - INVESTIMENTOS ITAU SA	9.5%
3 AMERICA MOVIL SAB DE CV	8.0%
4 VALE SA	5.0%
5 BRAESPAR SA	5.0%

Fund Breakdown by Franklin Templeton 富蘭克林鄧普頓提供之基金分佈[^]



* The Top 5 Holdings and Fund Breakdown shown in this document refer to the underlying Templeton Latin America Fund as at 30 Sep 2009 and are for reference only.

本文所述之五大投資項目和基金分佈乃相關的鄧普頓拉丁美洲基金至2009年9月30日的數據，只供參考之用。



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