



Miles Ahead Living Care Saver Plus

Accumulation of wealth starts with small amounts, and discipline is always a critical success factor in achieving growth. The earlier you start to save, the longer the time period you will have to accumulate your wealth. To ensure you give your best effort to grow your hard-earned money, now it is time to cultivate the habit of saving.

CIGNA offers you a comprehensive plan with savings, life and critical illness protection which protects you from the unfortunate events while accumulating wealth. As a valued Asia Miles member, you can earn **1 Asia Miles for every HK\$2 of your paid premium[#]** at the first 12 months after your policy is effective, as well as a one off **Bonus Asia Miles equivalent to 3 times of 1 month's premium^{##}** as an enrollment bonus!

Miles Ahead Living Care Saver Plus provides you with:

- Guaranteed Maturity Value** – 100% of the total paid basic premium will be refunded when the policy matures.
- Death Benefit** – In case the person insured unfortunately dies during the policy term, 100% of total paid basic premium with total declared bonus* will be paid to the beneficiary.
- Critical Illness Protection** – This plan provides you with a lump sum benefit plus 100% refund of total paid basic premium if the person insured is unfortunately first confirmed diagnosed as suffering from any one of the 43 specified Critical Illnesses in order to relieve your financial burden on medical expense.
- Optional Daily Hospital Income Benefit** – You can choose any level of optional daily hospital income protection to optimize your own coverage.

Details of the protection coverage of Miles Ahead Living Care Saver Plus:

Issue Age	18 – 50
Policy Term	10 Years
Premium Payment Term	6 Years
Guaranteed Maturity Value	With a maximum up to HK\$229,320
Death Benefit	100% of total paid basic premium with total declared bonus*
Critical Illness Benefit**	Lump sum payment up to HK\$400,000 and 100% of total paid basic premium will be paid to the policyholder if the person insured being first diagnosed and confirmed to be suffering from any one of the 43 critical illnesses.
Medical Check-up Discount Coupon***	Medical Check-up Discount Coupon will be offered once at the policy issuance and offered every policy anniversary.
Eye Examination Discount Coupon	A one off Eye Examination Discount Coupon will be offered upon successful enrollment.
7-day Free Travel Star Plan Certificate****	A one off 7-day free travel insurance to each person insured upon successful enrollment

Optional Insurance Benefit – Daily Hospital Income Benefit

Rider Options	Option 1	Option 2	Option 3	Option 4
Daily Hospital Income (HK\$) (max. 730 days per hospital confinement [^])	300	500	800	1,000

How Can You Benefit from Miles Ahead Living Care Saver Plus?

- Ideal Combination of Savings, Death Benefit, Critical Illness Coverage and Optional Insurance Benefit Coverage**
You can achieve your objectives of savings, death benefit and critical illness protection in ONE plan, and acceptance of your application is pre-approved. Moreover, you can choose any level of Optional Insurance Benefit so as to maximize your needed coverage.
- Easy Enrollment**
No medical check up is required. Simply call Mr / Ms _____ at _____ to discuss your desired coverage. We would be glad to be of service to you.

Don't delay your savings plan any more! **Act now!** You will find **Miles Ahead Living Care Saver Plus!** a rewarding savings vehicle to realize your future goals, and at the same time, gives you and your family a peace of mind protection.

Remarks:

[^] Maximum ninety (90) days per hospital confinement if hospitalization happens in Mainland China or Macau SAR.

* The Total Declared Bonus is non-guaranteed. Please refer to policy provision for details.

** Policy will be terminated upon payment of this benefit.

*** CIGNA reserves the right to amend the terms and conditions of promotional offers relating to the medical check-up discount coupon and may withdraw, discontinue or change the promotion without prior notice. In case of dispute, the decision of CIGNA shall be final.

**** Certificate is only attached at the policy 1st issue.

Asia Miles will be credited to the member's account within four to six weeks after receipt the premium. All mileages will be given to the policyholder. In order to earn the Asia Miles, the first year's premium must be paid by monthly payment mode.

Asia Miles will be credited to the member's account within four to five months after upon receipt the first three months' premium and the policy is effective for three months since the effective date. In order to earn the Asia Miles, the first year's premium must be paid by monthly payment mode

The policy is underwritten by CIGNA Worldwide Life Insurance Company Limited, which is solely responsible for all coverage, claims and other policy related matter. The above information is not a contract of insurance. The specific details applicable to this insurance will be set out in the policy. In the event of a conflict or discrepancy, the English version of this document shall prevail over the Chinese version.

**Miles Ahead Living Care Saver Plus - 翱翔富安精選****Names of 43 Critical Illnesses : 43 種危疾名稱**

- | | | |
|--|---|--|
| 1. "Alzheimer's Disease/Dementia"
亞爾茲默氏病 / 痴呆 | 15. "Fulminant Viral Hepatitis"
暴發性肝炎 | 30. "Occupationally acquired HIV"
因職業感染人體免疫力缺乏病毒 (HIV) |
| 2. "Amyotrophic Lateral Sclerosis"
肌萎縮性脊髓側索硬化 | 16. "Heart Valve Replacement"
心瓣膜手術 | 31. "Paralysis"
癱瘓 |
| 3. "Aplastic Anaemia"
再生障礙性貧血 | 17. "Infection due to Blood Transfusion"
因輸血而感染愛滋病 | 32. "Parkinson's Disease"
帕金森症 |
| 4. "Bacterial Meningitis"
細菌性腦膜炎 | 18. "Kidney Failure"
腎功能衰竭 | 33. "Poliomyelitis"
脊髓灰質炎 |
| 5. "Benign Brain Tumor"
良性腦腫瘤 | 19. "Liver Failure"
肝功能衰竭 | 34. "Primary Lateral Sclerosis"
原發性側索硬化症 |
| 6. "Blindness"
失明 | 20. "Loss of Hearing"
失聰 | 35. "Primary Pulmonary Arterial Hypertension"
原發性肺動脈高血壓 |
| 7. "Cancer"
癌症 | 21. "Loss of Limbs"
斷肢 | 36. "Progressive Bulbar Palsy"
惡化性延髓性麻痺 |
| 8. "Cardiomyopathy"
心肌病 | 22. "Loss of Speech"
喪失語言能力 | 37. "Progressive Muscular Atrophy"
進行性肌肉萎縮症 |
| 9. "Chronic Relapsing Pancreatitis"
復發性慢性胰臟炎 | 23. "Major Burns"
嚴重燒傷 | 38. "Rheumatoid Arthritis" (Adult)
類風濕性關節炎 (成人) |
| 10. "Coma"
昏迷 | 24. "Major Organ Transplantation"
主要器官移植 | 39. "Severe Brain Damage"
嚴重腦部創傷 |
| 11. "Coronary Artery Bypass Surgery"
冠狀動脈搭橋手術 | 25. "Medullary Cystic Disease"
腎髓質囊腫病 | 40. "Spinal Muscular Atrophy"
脊髓肌肉萎縮症 |
| 12. "Creutzfeldt-Jakob Disease"
克雅氏症 | 26. "Multiple Sclerosis"
多發性硬化症 | 41. "Stroke"
中風 |
| 13. "Encephalitis"
腦炎 | 27. "Muscular Dystrophy"
肌營養不良症 | 42. "Surgery to Aorta"
主動脈手術 |
| 14. "End Stage Lung Disease"
末期肺病 | 28. "Myocardial Infarction"
心肌梗塞 | 43. "Vegetative State"
植物人狀態 |
| | 29. "Necrotising Fasciitis / Gangrene"
壞死性筋膜炎 | |

Act now and call us at (852) 2233 4410 to take this special offer.

請即致電 (852) 2233 4410 投保此優惠或查詢詳情。