



Miles Ahead Term Life Plan - 10-Year

At times of economic uncertainty, what you need is reliable strong protection without any burden on your finance so that you can concentrate on planning ahead and accomplishing more future goals.

As your insurance partner who takes care of your health, well-being and security, CIGNA is confident to give you the necessary peace-of-mind protection with our **Miles Ahead Term Life Plan - 10-Year**. Coverage includes death benefit[^] and additional accidental death benefit, and the plan is tailored with unemployment benefit* which frees you from worry should involuntary unemployment happen. Being our loyal customer you will receive a loyalty cash bonus at the end of every 10 policy years.

Being a valued Asia Miles member, you can earn **5 Asia Miles™ for every HK\$8 of your paid premium^{##}** and **700 Bonus Asia Miles^{###}** as an enrollment bonus!!

Miles Ahead Term Life Plan - 10-Year provides you with:

- 1. Comprehensive Protection at Low Cost** – This plan gives you the essential protection at an affordable premium.
- 2. Death and Additional Accidental Death Benefits** – In the event the person insured unfortunately dies during the policy term[^], the beneficiary will receive a lump sum of up to HK\$1,500,000 for immediate release of financial burden. In the event of death due to accident, benefit will be doubled to up to HK\$3,000,000.
- 3. Unemployment Benefit*** – To give you extra peace-of-mind, up to 6 months premium will be waived while you can still enjoy full coverage under this plan in the unfortunate event of involuntary unemployment of the policyholder during the 1st policy year.
- 4. Loyalty Bonus** – A lump sum cash bonus will be rewarded at the end of the 10th policy year and every 10 years thereafter if the policy is renewed subsequently.

Details of the coverage of Miles Ahead Term Life Plan - 10-Year include:

Protection Coverage

Issue Age	Aged 18 – 55
Policy Term	10 Years, renewable up to age 65 [#]
Death Benefit[^]	Coverage up to HK\$1,500,000 will be paid if the person insured unfortunately dies.
Additional Accidental Death Benefit	Additional benefit up to HK\$1,500,000 will be paid if the person insured dies due to an accident.
Unemployment Benefit*	Up to 6 months premium will be waived in the unfortunate event of involuntary unemployment of the policyholder during the 1 st policy year, while the protection coverage will remain the same.
Loyalty Bonus	Up to HK\$7,500 cash bonus will be awarded at the end of every 10 policy years.
Medical Check up Discount Coupon^{**}	A Medical Check Up Discount Coupon will be offered upon successful enrollment and every policy anniversary afterwards.
Female Check up Discount Coupon^{***}	A one off Female Check Up 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

How Can You Benefit from Miles Ahead Term Life Plan - 10-Year ?

- I. Fundamental protection that fits your need**
You can receive comprehensive protection that meets your fundamental need at low premium. This plan was tailored with unemployment benefit to give you extra peace-of-mind in times of economic uncertainty.
- II. 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.

Act now! Give yourself and your family the necessary fundamental protection! You will find **Miles Ahead Term Life Plan - 10-Year** an affordable basic protection that supports you to reach for your future goals.

Remarks:

- [^] If the person insured dies as a result of sickness within the first 12 calendar months from the commencement date, we shall refund all premiums paid by you from the commencement date but not include the premium waived for the first 12 calendar months from the commencement date (if any), without interest, to the beneficiary only.
- * While the policy is in force and within the first 12 calendar months from the commencement date, if the policyholder has been in consecutive 12 calendar months full-time employment under the same company and is made involuntarily unemployed after the elimination period, we shall waive maximum 6 months' premium upon CIGNA approval on the effective date of premium waive. Accordingly, you are required to continue to pay the premium before the effective date of waiving the premium. Benefit is not eligible if the policyholder is related to the following: (i) those who are self-employed (whether as sole proprietors or in partnerships); (ii) those who are domestic helper; (iii) those who work for a company or firm in which any of his/her relative has a financial interest; (iv) those whose employment is terminated by reason of voluntary redundancy or disciplinary action; (v) those whose employment is terminated after the end of a fixed term contract, a contract for a specific task or a period of training or apprenticeship; (vi) those whose employment is terminated by reason of resignation or retirement; (vii) those who should reasonably have known the unemployment on or before the commencement date; (viii) unemployment caused by or resulting from a strike or labour dispute in which the policyholder's employer is involved or in which the policyholder is involved; or (ix) unemployment incurred during the elimination period.
- ** Medical Check up Discount Coupon is attached once at the policy issuance and will be offered every policy anniversary. CIGNA reserves the right to change the terms and conditions of any of the promotional offers relating to the check-up coupon without any prior notice. In case of dispute, the decision of CIGNA shall be final.
- *** 7-day Free Travel Star Plan Certificate and Female Check up Discount Coupon are only attached at the policy first issue.
- # Maximum renewal age is age 55.
- ## Asia Miles will be credited to the member's account within four to six weeks after receipt of the monthly premium. All mileages will be given to the policyholder. In order to earn the Asia Miles, the premium must be paid by monthly payment mode.
- ### Asia Miles will be credited to the member's account within four to five months upon receipt of the first three months' premium and the policy is effective for three months from 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.