



MILES AHEAD JOYFUL SAVER

Many a little makes a mickle, your current endeavor can lead to expected reward in the future. Want to guarantee your anticipated wealth? Saving your money regularly is undoubtedly one of the most effective ways. As our privileged customer, you deserve our every effort to safeguard yourself and your family with savings and necessary protection. **CIGNA** therefore sincerely presents a comprehensive plan – **Miles Ahead Joyful Saver**, which combines savings, life benefit and hospitalization protection to you.

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!! In addition, **750 Bonus Asia Miles** will be offered upon the 6th monthly premium paid^{###}.

Miles Ahead Joyful Saver provides you with:

- Secure Target Savings** – You will receive a total cash value when the policy matures.
- Death Benefit** – In case the person insured unfortunately dies during the policy term, 100% of total paid premium with total declared bonus[^] will be paid to the beneficiary.
- Hospitalization Protection** – This plan provides you with a Daily Hospital Income if the Person Insured is hospitalized due to sickness or accident, and additional Accidental Daily Hospital Income will be paid if the hospitalization is the result of accident in order to relieve your financial burden on medical expenses.

Details of the coverage of Miles Ahead Joyful Saver include:

Protection Coverage

Issue Age	18 – 45 (Level 1)	18 – 50 (Level 2 to 6)
Policy Term	10 Years	
Premium Payment Term	5 Years	
Guaranteed Maturity Value	With a maximum up to HK\$98,100	
Death Benefit	100% of total paid premium with total declared bonus [^]	
Daily Hospital Income Benefit (max. 730 days per hospital confinement*)	Daily hospital income will be paid if the Person Insured is hospitalized, with a maximum up to HK\$1,000.	
Accidental Daily Hospital Income Benefit (max. 90 days per hospital confinement) [applicable to Level 2 to 6 only]	Daily hospital income will be paid if the Person Insured is hospitalized due to accident, with a maximum up to HK\$1,000.	
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	
Others	750 Asia Miles will be credited to the PH upon 6 months premium collected and the policy has been enforced for 6 months	

Optional Insurance Benefit – Accidental Death Benefit

Rider Options	Option 1	Option 2	Option 3
Sum Insured (HK\$)	500,000	1,000,000	1,500,000

How Can You Benefit from Miles Ahead Joyful Saver?

I. Ideal Combination of Savings, Insurance and Optional Insurance Benefit Coverage

You can achieve your objectives of savings, life benefit and hospitalization protection in ONE plan while acceptance of your application is pre-approved. Moreover, you can choose any level of Optional Insurance Benefit so as to maximize your needed coverage.

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.

Don't delay your savings plan any more! **Act now!** You will find **Miles Ahead Joyful Saver** 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:

[^] The Total Declared Bonus is non-guaranteed and subject to the Company's current bonus scales and investment performance.

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

^{**} 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.

[#] Asia Miles will be credited to the member's account within four to six weeks upon receipt of the monthly 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 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.

^{###} Asia Miles will be credited to the member's account within seven to eight months upon receipt of the first six months' premium and the policy is effective for six 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.