



## MILES AHEAD HEALTHY SAVER

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 and increase your wealth. To ensure you give your best effort to grow your hard-earned money, now is time to cultivate the habit of saving.

CIGNA has designed a comprehensive plan of savings, death benefit and hospitalization protection for you as a privileged customer to safeguard your savings and your family at the same time. As a valued Asia Miles member, you can earn **1 Asia Miles for every HK\$2 of your paid premium<sup>#</sup>** 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<sup>##</sup>** as an enrollment bonus!

### Miles Ahead Healthy 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<sup>^</sup> 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 Healthy Saver include:

#### Protection Coverage

<b>Issue Age</b>	<b>18 – 50</b>
<b>Policy Term</b>	10 Years
<b>Premium Payment Term</b>	6 Years
<b>Guaranteed Maturity Value</b>	With a maximum up to HK\$97,920
<b>Death Benefit</b>	100% of total paid premium with total declared bonus <sup>^</sup>
<b>Daily Hospital Income</b> (max. 730 days per hospital confinement <sup>*</sup> )	Daily hospital income will be paid if the Person Insured is hospitalized, with a maximum up to HK\$1,000.
<b>Accidental Daily Hospital Income</b> (max. 90 days per hospital confinement) <i>[applicable to Level 2 to 6 only]</i>	Daily hospital income will be paid if the Person Insured is hospitalized due to accident, with a maximum up to HK\$1,000.
<b>Medical Check-up Discount Coupon<sup>**</sup></b>	Medical Check-up Discount Coupon will be offered once at the policy issuance and offered every policy anniversary.
<b>Eye Examination Discount Coupon</b>	A one off Eye Examination Discount Coupon will be offered upon successful enrollment.
<b>7-day Free Travel Star Plan Certificate<sup>***</sup></b>	A one off 7-day free travel insurance to each person insured upon successful enrollment.

### Optional Insurance Benefit — Accidental Death Benefit

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

### How Can You Benefit from Miles Ahead Healthy Saver?

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

You can achieve your objectives of savings, death benefit and hospitalization 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.

#### 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 Healthy 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:

<sup>^</sup> The Total Declared Bonus is non-guaranteed and subject to the Company's current bonus scales and investment performance.

<sup>\*</sup> Maximum ninety (90) days per hospital confinement if hospitalization happens in Mainland China or Macau SAR.

<sup>\*\*</sup> 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.

<sup>\*\*\*</sup> Certificate is only attached at the policy 1<sup>st</sup> issue.

<sup>#</sup> 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.

<sup>##</sup> 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.