

## **Participating Policies**

### **What are the features of participating policies?**

A participating policy has three main features:

- Guaranteed Death Benefit
- Guaranteed Cash Value upon surrender
- Non-guaranteed Annual Dividend or Bonus declared and distributed by the Company every year

### **How will the dividend be distributed by CIGNA HK?**

In the declaration of non-guaranteed annual dividends, maturity bonuses or other non-guaranteed bonuses, CIGNA HK will consider the investment returns arising from the assets invested to support this type of product. CIGNA HK will take an active approach in managing and monitoring company's experience and has the right to adjust dividend or bonus amounts at any time if necessary.

\* Only applicable to designated in-force plans

Jan 2009