

IMPORTANT CONSIDERATIONS BEFORE INVESTING IN CIGNA'S INVESTMENT-LINKED ASSURANCE SCHEME

- **CIGNA Investment-Linked Assurance Scheme** is a long term insurance policy issued by CIGNA Worldwide Life Insurance Company Limited ("CIGNA").
- You are **NOT** investing in the underlying assets of the invested fund(s). You do not have any rights or ownership over the underlying investments.
- The value of your investment is subject to risk of market price fluctuations.
- Early termination of this policy may result in substantial financial loss.
- You should seek advice from your financial consultant on whether such Funds are suitable for you and the reason(s) thereof.

YOU ARE RECOMMENDED to read the above carefully and the final decision is yours.

在投保信諾投資相連壽險計劃前的重要考慮要點

- **信諾投資相連壽險計劃**由信諾環球人壽保險有限公司(「信諾」)發行，為長期的保險計劃。
- 您**並非**投資於投資選項內的相關資產。您並沒有任何權限或擁有權在此等相關的投資。
- 投資價值會受到市場上之風險令價格波動。
- 提前終止有關保險計劃，可能會導致您蒙受財政損失。
- 您應該請教您的財務顧問，有關基金是否適合您個人的投資方向。

我們建議您必須認真閱讀上述要點，您有最後決定權去選擇投保與否。

Performance Summary of CIGNA Worldwide Life Insurance Company Limited Investment-Linked Assurance Schemes

信諾環球人壽保險有限公司之投資相連壽險計劃表現概覽



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Figures as of 基金資料截至: 2009/11/30

Name of Investment Choice 投資選項名稱	Launch Date 推出日期	Price (USD) 價格 (美元)	Cumulative Rates of Return 累積回報率 (%)							Calendar Year Performance 年度表現				
			3 months 三個月	6 months 六個月	1 year 一年	3 years 三年	5 years 五年	2009 YTD 2009年至今	Since Launch 自推出以來	2004	2005	2006	2007	2008
CIGNA Investment Growth Fund (IGF) 信諾投資增值基金	Mar-87 1987年3月	31.79	6.67%	13.29%	33.25%	12.49%	39.01%	23.88%	297.38%	11.40%	8.78%	13.22%	15.71%	-22.91%
CIGNA Pacific Equity Fund (PEF) 信諾太平洋增值基金	Jan-88 1988年1月	53.37	8.69%	18.77%	53.96%	-8.71%	25.28%	43.36%	433.69%	15.73%	26.22%	9.05%	14.59%	-46.09%
CIGNA Global Bonds Fund (GBF) 信諾環球債券基金	Jan-99 1999年1月	16.08	5.73%	9.90%	15.68%	23.10%	20.79%	7.48%	60.77%	8.51%	-8.96%	4.15%	8.35%	7.76%
CIGNA Guaranteed Fund (GTF)* 信諾保證基金*	Jan-99 1999年1月	12.85	0.37%	0.76%	1.55%	6.78%	10.55%	1.37%	28.46%	0.35%	0.77%	2.99%	2.99%	2.03%
CIGNA - Franklin Biotechnology Discovery Fund (TBI) 信諾—富蘭克林生物科技新領域基金	Apr-02 2002年4月	1.05	-2.23%	9.52%	12.87%	-8.69%	1.95%	6.21%	5.01%	9.00%	1.83%	2.70%	-3.51%	-10.12%
CIGNA - Templeton Emerging Markets Fund (TEM) 信諾—鄧普頓新興市場基金	Apr-02 2002年4月	2.28	14.98%	26.57%	69.91%	0.14%	55.33%	63.84%	128.33%	20.47%	24.18%	25.79%	25.94%	-53.70%
CIGNA - Templeton European Fund (TEU) 信諾—鄧普頓歐洲基金	Apr-02 2002年4月	1.18	5.20%	18.74%	29.19%	-28.28%	-3.00%	21.56%	18.34%	22.33%	6.35%	28.36%	5.23%	-46.22%
CIGNA - Templeton Global Balanced Fund (TGB) 信諾—鄧普頓環球均衡增長基金	Apr-02 2002年4月	1.35	5.14%	16.02%	25.50%	-12.60%	4.21%	18.38%	35.47%	14.53%	0.00%	17.91%	3.80%	-30.22%
CIGNA - Templeton Asian Growth Fund (TAG) 信諾—鄧普頓亞洲增長基金	Sep-08 2008年9月	12.15	15.25%	32.85%	112.66%	N/A	N/A	92.19%	21.46%	N/A	N/A	N/A	N/A	N/A
CIGNA - Templeton Latin America Fund (TLA) 信諾—鄧普頓拉丁美洲基金	Sep-08 2008年9月	11.17	22.12%	36.09%	98.08%	N/A	N/A	94.63%	11.69%	N/A	N/A	N/A	N/A	N/A
CIGNA - INVESCO Global Health Care Fund (IHC) 信諾—景順健康護理基金	Apr-02 2002年4月	1.07	4.79%	17.35%	28.13%	-8.15%	4.46%	20.75%	6.55%	7.92%	5.50%	1.74%	9.40%	-31.06%
CIGNA - INVESCO Global Leisure Fund (ILS) 信諾—景順消閒基金	Apr-02 2002年4月	0.89	5.49%	17.96%	35.81%	-31.06%	-18.41%	27.30%	-11.07%	9.62%	-2.63%	20.72%	-3.73%	-45.84%
CIGNA - INVESCO Global Technology Fund (ITG) 信諾—景順科技基金	Apr-02 2002年4月	0.60	4.83%	21.72%	43.40%	-22.90%	-16.47%	42.41%	-39.86%	0.00%	-1.37%	8.33%	5.13%	-48.50%
CIGNA - Baring Hong Kong China Fund (BHC) 信諾—霸菱香港中國基金	Apr-02 2002年4月	4.57	13.61%	20.50%	73.89%	39.02%	170.63%	58.81%	357.37%	10.97%	11.05%	92.15%	74.39%	-55.00%
CIGNA - Baring Global Select Fund (BLS) 信諾—霸菱環球精選基金	Apr-02 2002年4月	1.31	9.35%	13.36%	36.56%	-7.90%	33.45%	29.56%	30.78%	4.17%	14.00%	28.07%	36.30%	-49.28%
CIGNA - Baring High Yield Bond Fund (BHB) 信諾—霸菱高收益債券基金	Apr-02 2002年4月	1.32	9.14%	19.54%	37.56%	7.60%	17.12%	33.78%	32.35%	5.56%	2.63%	5.13%	4.07%	-22.71%
CIGNA - Baring Global Resources Fund (BGR) 信諾—霸菱環球資源基金	Jan-08 2008年1月	6.53	17.15%	19.06%	53.19%	N/A	N/A	54.88%	-34.68%	N/A	N/A	N/A	N/A	N/A
CIGNA - Baring Eastern Europe Fund (BEE) 信諾—霸菱東歐基金	Jan-08 2008年1月	6.40	17.42%	29.30%	92.90%	N/A	N/A	92.06%	-35.98%	N/A	N/A	N/A	N/A	N/A

* ANNUAL RATE OF GUARANTEED RETURN OF EACH CALENDAR YEAR WILL BE DETERMINED BY THE COMPANY AND DECLARED ON OR BEFORE JANUARY 1 OF THAT CALENDAR YEAR. CIGNA WORLDWIDE LIFE INSURANCE COMPANY LIMITED RESERVES THE RIGHT TO ALTER THE ANNUAL RATE OF GUARANTEED RETURN BY GIVING NOT LESS THAN THREE (3) MONTHS' PRIOR NOTICE TO THE POLICYHOLDER AND THE NEW ANNUAL RATE OF GUARANTEED RETURN WILL BE EFFECTIVE ON JANUARY 1 OF THE FOLLOWING CALENDAR YEAR. IF THE POLICY IS SURRENDERED, THE CAPITAL GUARANTEED WILL BE SUBJECT TO THE SURRENDER CHARGE.
保證年利率將由信諾釐訂，並於該年1月1日或以前公佈。信諾環球人壽保險有限公司保留可更改保證利率的權利，而新的保證年利率將於下一個年度之1月1日生效，並會在不少於三(三)個月前以書面通知保單持有人。若保單持有人退保，資金保證會因應退保費而作出調整。

Remarks 註:

- THE RETURN OF INVESTMENT UNDER ILAS IS SUBJECT TO FEE AND CHARGES OF THE ILAS, MAY BE LOWER THAN THE RETURN OF THE INVESTMENT CHOICE.
由於投資相連壽險計劃涉及計劃相關之收費及費用，閣下之投資回報會可能低於其相關投資選擇。
- THE ABOVE ARE INVESTMENT OPTIONS OF SEVERAL CIGNA WORLDWIDE LIFE INSURANCE COMPANY LIMITED INVESTMENT-LINKED ASSURANCE SCHEMES. PLEASE READ THIS INFORMATION IN CONJUNCTION WITH THE CIGNA INVESTMENT CHOICE BROCHURE AND THE RELATED PRINCIPLE BROCHURE OF RELATED INSURANCE PLANS.
以上為信諾環球人壽保險有限公司數個投資相連壽險計劃之選擇。閱讀本資料須一併參閱「信諾投資選擇」簡介及有關之主要銷售刊物。
- CUMULATIVE RATES OF RETURN ARE BASED ON NAV TO NAV (USD).
累積回報率根據美元資產淨值比計算。
- PLEASE NOTE THAT INVESTMENT INVOLVES RISK AND THE VALUE OF INVESTMENTS AND THE YIELD MAY GO DOWN AS WELL AS UP AS A CONSEQUENCE OF THE GENERAL NATURE OF INVESTMENT AND POSSIBLE EXCHANGE OR INTEREST RATE FLUCTUATIONS.
THE PRICES SHOWN ABOVE ARE NOT INDICATIVE OF FUTURE PERFORMANCE OF THE PLANS.
投資涉及風險以及因匯率及利率的波動，各項投資價值及收益均可升降，以上價格不代表將來之表現。
SOURCE OF DATA: CIGNA WORLDWIDE LIFE INSURANCE COMPANY LIMITED
資料來源: 信諾環球人壽保險有限公司