

Important Considerations Before Investing in CIGNA's Investment-Linked Assurance Scheme:

- CIGNA Investment-Linked Assurance Scheme ("ILAS Policy") is a life insurance policy issued by CIGNA Worldwide Life Insurance Company Limited ("CIGNA"). This is not a fund authorized by the Securities and Futures Commission (SFC) pursuant to the Code on Unit Trust and Mutual Funds ("UT Code"). Your investments are subject to the credit risks of CIGNA.
- The premiums you pay, after deduction of any applicable fees and charges of your ILAS policy, will be invested by CIGNA in the "underlying funds" you selected (see below) and will accordingly go towards accretion of the value of your ILAS policy. The units of each underlying funds allocated to your ILAS policy is notional and is solely for determining the value of your ILAS policy.
- "Underlying funds" available for selection are the funds listed in the CIGNA Investment Choice. These may include funds authorized by the SFC pursuant to the UT Code, but may also include other portfolios internally managed by CIGNA on a discretionary basis not authorized by the SFC under the UT Code.
- All premiums you pay towards your ILAS policy, and any investments made by CIGNA in the underlying funds you selected, will become and remain the assets of CIGNA. You do not have any rights or ownership over any of those assets. Your recourse is against CIGNA only.
- Your ILAS policy value will be calculated by CIGNA based on the performance of your selected underlying funds from time to time and the ongoing fees and charges will continue to be deducted from your ILAS policy value.
- Due to the various fees and charges levied by CIGNA on your ILAS policy, the return on your ILAS policy as a whole may be lower than the return of the underlying funds you selected.
- This ILAS policy is designed to be held for a medium/long term period. Early surrender or withdrawal of the policy/non-payment of premium may result in a significant loss of principal. Poor performance of underlying funds may further magnify your investment losses, while all charges are still deductible.
- More importantly, you should be aware of the following regarding your death benefit and the cost of insurance ("insurance charge"):
 - Part of the fees and charges you pay that will be deducted from the value of your ILAS policy will be used to cover the insurance charges for the life coverage and any additional coverage you may choose.
 - The insurance charges will reduce the amount that may be applied towards investments in the underlying funds selected.
 - The insurance charges may increase significantly during the term of your ILAS policy due to factors such as age and investment losses, etc. This may result in significant or even total loss of your premiums paid.
 - If the value of your ILAS policy becomes insufficient to cover all the ongoing fees and charges, including the insurance charges, your ILAS policy may be terminated early and you could lose all your premiums paid and benefits.
 - You should consult your Financial Consultant for details such as how the charges may increase and could impact the value of your ILAS policy.
- The investment options available under the ILAS Policy can have very different features and risk profiles. Some may be of high risk.
- Investment involves risks. You should not purchase this product unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.

在投保信諾投資相連壽險計劃的重要考慮要點：

- 信諾投資相連壽險計劃是與投資有關的人壽保險計劃（投資壽險保單），壽險保單由信諾環球人壽保險有限公司（信諾）所簽發，並非由證券及期貨事務監察委員會（證監會）依據《單位信託及互惠基金守則》（《單位信託守則》）認可的基金。閣下的投資受信諾的信貸風險所影響。
- 閣下就投資壽險保單支付的供款，經扣除任何適用費用及收費後，會由信諾投資於閣下選取的“相關基金”（見以下說明），從而用作增加投資壽險保單的價值。有關閣下投資壽險保單內各相關基金的單位僅用作估計閣下投資壽險保單價值。
- 可供選取的“相關基金”為信諾基金系列內列明的基金，可能包括由證監會依據《單位信託守則》認可的基金，也可能包括由信諾酌情內部管理但未經證監會根據《單位信託守則》認可的其他投資組合。
- 閣下就投資壽險保單支付的所有供款，以及信諾對閣下所選相關基金的任何投資，均會成為及一直屬於信諾的資產。閣下對任何該等資產均沒有任何權利或擁有權。如追討賠償，閣下只可向信諾追索。
- 信諾會根據閣下所選相關基金不時的表現，以及持續從保單價值扣除的費用及收費，來計算保單價值。
- 由於信諾會就投資壽險保單徵收各項費用及收費，投資壽險保單的整體回報或會低於閣下所選相關基金的回報。
- 本投資壽險保單是為中/長線投資而設，閣下若提早退保或提取款項/不支付保費，或會損失大筆本金。如相關基金表現欠佳，或會進一步擴大投資虧損，惟信諾仍會扣除投資壽險保單的所有費用及收費。
- 更重要的是，閣下應留意以下有關身故賠償及保險費用（保險收費）的事宜：
 - 保險公司會從投資壽險保單的價值扣除閣下支付的部分費用及收費，以抵銷閣下所選擇的人壽保障及任何額外保障的保險收費。
 - 扣除保險收費後，可用作投資於所選相關基金的款額會因而減少。
 - 基於年齡及投資虧損等因素，保險收費或會在投資壽險保單的保單期內大幅增加，結果閣下可能會損失大部分甚至全部供款。
 - 如投資壽險保單的價值不足以抵銷所有持續費用及收費（包括保險收費），投資壽險保單可能會被提早終止，而閣下可能會失去全部供款及利益。
 - 閣下應向理財顧問查詢有關詳情，例如相關收費在甚麼情況下會有所增加，以及對投資壽險保單的價值有何影響。
- 本投資壽險保單所提供的投資選項在產品特點或風險方面或會有很大的差異，部分選項可能涉及高風險。
- 投資涉及風險。若閣下並未完全明白計劃的內容，及並未獲得清楚解釋此計劃為何適合閣下，則不應投保此計劃。閣下絕對擁有最終決定權。

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: 2011/09/30

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	2011 YTD 2011年至今	Since Launch 自推出以來	2006	2007	2008	2009	2010
CIGNA Investment Growth Fund (IGF) 信諾投資增值基金	Mar-87 1987年3月	32.83	-9.21%	-8.36%	-3.48%	21.51%	23.57%	-7.47%	310.39%	13.22%	15.71%	-22.91%	24.78%	10.88%
CIGNA Pacific Equity Fund (PEF) 信諾太平洋增值基金	Jan-88 1988年1月	53.03	-19.45%	-20.26%	-10.58%	19.61%	-3.49%	-19.24%	430.25%	9.05%	14.59%	-46.09%	51.76%	16.33%
CIGNA Global Bonds Fund (GBF) 信諾環球債券基金	Jan-99 1999年1月	16.96	2.59%	5.61%	3.75%	22.45%	33.97%	5.98%	69.60%	4.15%	8.35%	7.76%	1.79%	5.25%
CIGNA Guaranteed Fund (GTF)* 信諾保證基金*	Jan-99 1999年1月	12.97	0.09%	0.21%	0.46%	2.85%	8.35%	0.29%	29.70%	2.99%	2.99%	2.03%	1.50%	0.50%
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	1.21	-13.46%	-7.80%	4.11%	8.61%	15.92%	-2.93%	20.56%	2.70%	-3.51%	-10.12%	9.23%	15.93%
CIGNA - Templeton Emerging Markets Fund (TEM) 信諾—鄧普頓新興市場基金	Apr-02 2002年4月	2.11	-21.69%	-22.44%	-15.93%	6.98%	1.81%	-18.52%	110.75%	25.79%	25.94%	-53.70%	69.38%	13.98%
CIGNA - Templeton European Fund (TEU) 信諾—鄧普頓歐洲基金	Apr-02 2002年4月	0.99	-24.90%	-22.69%	-13.68%	-19.11%	-35.92%	-20.90%	-1.31%	28.36%	5.23%	-46.22%	22.49%	-1.35%
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	1.26	-16.73%	-15.60%	-8.40%	-4.23%	-14.58%	-13.79%	26.42%	17.91%	3.80%	-30.22%	19.49%	4.32%
CIGNA - Templeton Asian Growth Fund (TAG) 信諾—鄧普頓亞洲增長基金	Sep-08 2008年9月	12.91	-21.04%	-22.51%	-15.47%	45.57%	N/A	-18.01%	29.12%	N/A	N/A	N/A	100.36%	28.16%
CIGNA - Templeton Latin America Fund (TLA) 信諾—鄧普頓拉丁美洲基金	Sep-08 2008年9月	9.19	-26.70%	-28.15%	-25.88%	2.52%	N/A	-26.68%	-8.14%	N/A	N/A	N/A	98.59%	16.52%
CIGNA - INVESCO Global Health Care Fund (IHC) 信諾—景順健康護理基金	Apr-02 2002年4月	1.06	-14.51%	-10.24%	-0.31%	-2.21%	-7.36%	-5.87%	5.61%	1.74%	9.40%	-31.06%	24.60%	0.57%
CIGNA - INVESCO Global Leisure Fund (ILS) 信諾—景順消閒基金	Apr-02 2002年4月	0.95	-13.85%	-13.07%	-1.42%	3.16%	-19.57%	-8.97%	-5.09%	20.72%	-3.73%	-45.84%	31.98%	15.61%
CIGNA - INVESCO Global Technology Fund (ITG) 信諾—景順科技基金	Apr-02 2002年4月	0.66	-12.67%	-15.73%	0.21%	17.95%	-13.09%	-13.75%	-33.95%	8.33%	5.13%	-48.50%	53.75%	15.09%
CIGNA - Baring Hong Kong China Fund (BHC) 信諾—霸菱香港中國基金	Apr-02 2002年4月	3.59	-24.61%	-25.58%	-23.09%	11.37%	32.32%	-22.98%	258.60%	92.15%	74.39%	-55.00%	61.86%	0.57%
CIGNA - Baring Global Select Fund (BLS) 信諾—霸菱環球精選基金	Apr-02 2002年4月	1.26	-16.49%	-16.99%	-6.82%	-4.66%	1.49%	-12.68%	25.85%	28.07%	36.30%	-49.28%	32.11%	8.89%
CIGNA - Baring High Yield Bond Fund (BHB) 信諾—霸菱高收益債券基金	Apr-02 2002年4月	1.40	-10.24%	-10.72%	-4.62%	22.91%	16.77%	-9.25%	40.12%	5.13%	4.07%	-22.71%	35.66%	12.49%
CIGNA - Baring Global Resources Fund (BGR) 信諾—霸菱環球資源基金	Jan-08 2008年1月	5.66	-24.24%	-27.44%	-16.48%	-18.87%	N/A	-25.35%	-43.37%	N/A	N/A	N/A	58.68%	18.00%
CIGNA - Baring Eastern Europe Fund (BEE) 信諾—霸菱東歐基金	Jan-08 2008年1月	5.23	-30.25%	-35.10%	-23.93%	-15.36%	N/A	-29.83%	-47.69%	N/A	N/A	N/A	104.16%	9.38%

* 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會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可降，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