

IMPORTANCE CONSIDERATIONS BEFORE INVESTING IN CIGNA'S INVESTMENT-LINKED ASSURANCE SCHEMES ("ILAS")

1. **The following investment choices are available for the ILAS issued by** CIGNA Worldwide Life Insurance Company Limited (the "CIGNA"). Your investment is subject to the credit risks of CIGNA.
2. You are **NOT** investing in the underlying funds/investments. You do not have any rights or ownership over the underlying investments.
3. Your investment return is calculated with reference to the performance of the underlying funds/investments. Each of these funds/investments has its own investment objective.
4. You should not purchase this product unless you understand it. Please do not rely on this material alone, you should read the principle brochure for details.

在投保信諾投資相連壽險計劃的重要考慮要點

1. 以下**投資相連壽險計劃**均由信諾環球人壽保險有限公司（「信諾」）發行。投資者須承擔本公司的信貸風險。
2. 您**並非**投資於投資選項內的相關基金/資產。您並不會享有此等相關投資的任何權利或擁有權。
3. 您的投資回報是根據相關基金/資產之表現計算。每項相關基金/資產有其投資方向。
4. 除非您完全明白此計劃內容，否則不建議您投保此計劃。有關詳情須參閱相關的主要銷售刊物。

Objectives 目標

- To achieve stable capital appreciation within a low risk investment.
集中投資於低風險項目，以達致穩定資本增值目標。
- Capital is guaranteed and the investment return will be declared by CIGNA Worldwide Life Insurance Company Limited each year.
信諾環球人壽保險有限公司將提供資金保證及每年公佈回報率。
- Investment vehicles include cash and deposits.
投資項目包括現金及存款。

Comments of CIGNA 信諾基金經理評論

Interbank rates in the US, i.e. LIBOR, trended lower over the month and we expect rates in the short-end to stay at relatively low levels in the coming months.

美國銀行同業利率（即倫敦銀行同業拆息）月內趨向下跌，我們預期短期利率在未來數月將會維持在偏低水平。

Fund Information 基金資料

Fund Launch Date : 基金推出日期 :	January 1月1999
Fund Size : 總資產值 :	USD美元 2.47M百萬
NAV Per Unit : 每單位資產淨值 :	USD美元 12.75
Risk Profile : 風險評級 :	Capital Security 保本
Annual Rate of Guaranteed Return in Year 2009 : 2009年之保證年利率 :	1.5%

Below are the declared annual rates of guaranteed return effective as at January 1 of that calendar year
以下為過往所公佈之保證年利率並於該年1月1日起生效

Calendar Year 年份	2003	2004	2005	2006	2007	2008
Guaranteed Annual Rate of Return 保證年利率	0.5%	0.3%	0.8%	3.0%	3.0%	2.0%

Calendar Year Performance 年度表現

	2004	2005	2006	2007	2008	2009 YTD 年初至今
CIGNA - Guaranteed Fund 信諾 - 保證基金	0.35%	0.77%	2.99%	2.99%	2.03%	0.61%

Remarks 註 :

1. With CIGNA as the guarantor, the return (if any) to the money allocated to this Fund is guaranteed on policy maturity, death claim (except death due to suicide in the first policy year) or policy termination. The capital guaranteed will be subject to applicable Surrender Charge as set out in the relevant Principal Brochure if the policy is surrendered or partially withdrawn. When there is an economic change which has the potential to create an impact on the interest earned by the Fund, CIGNA 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.

信諾為本基金的保證人，所有撥入本基金的金額之回報(如有)於保單期滿、申領身故賠償(於首年保障期內，因自殺而導致身故除外)或保單終止，可獲得保證。在退保或提款之情況下，資金保證將會因應相關主要銷售刊物所列明的退保費用而作出調整。當基金所賺取之利息有機會受到經濟因素所影響時，信諾保留更改保證年利率的權利，並會在不少於三(3)個月前以書面通知保單持有人，而新的保證年利率將於下一個年度之1月1日生效。

2. Please note that investment involves risk and the value of the investments and the yield from our investment-linked insurance plans may go down as well as up as a consequence of the general nature of varied investments and possible exchange or interest rate fluctuations. The fund prices shown above are not indicative of future performance of the plans. 投資涉及風險以及因匯率和利率的波動，各項投資價值及收益均可升可降，以上基金價格不代表將來之表現。

3. Source of information: CIGNA Worldwide Life Insurance Company Limited.
資料來源：信諾環球人壽保險有限公司。

4. This fund is an investment fund option of several CIGNA investment-linked insurance plans. Please read this fund information in conjunction with the CIGNA Funds Brochure and the related Principal Brochure of related insurance plans.
此基金為信諾數個投資連連保險計劃之基金選擇。閱讀本基金資料須一併參閱「信諾基金系列」簡介及有關之主要銷售刊物。

Please visit 請瀏覽 www.cigna.com.hk

