

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。

CIGNA Pacific Equity Fund (PEF) 信諾太平洋增值基金

As at May 31, 2009
截至2009年5月31日

Objectives 目標

- Invest primarily in Pacific Equities that have generated significant capital growth opportunities.
主要投資項目為具高度增值潛力的太平洋區股票市場。

Fund Information 基金資料

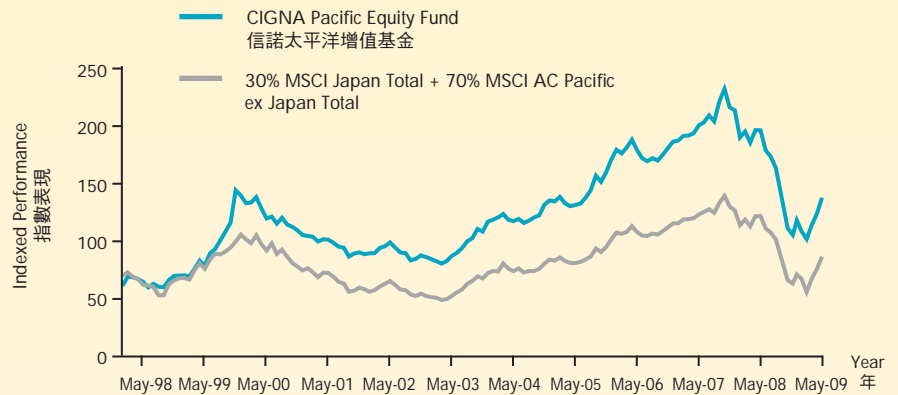
Fund Launch Date : 基金推出日期 :	January 1月1988
Fund Size : 總資產值 :	USD美元 47.67M百萬
NAV Per Unit : 每單位資產淨值 :	USD美元 44.93
Fund Management Fee : 基金管理費 :	1.5% of net asset value p.a. 每年為資產淨值之1.5%
Benchmark : 基準指數 :	30% MSCI Japan Total + 70% MSCI AC Pacific ex Japan Total

Comments of CIGNA 信諾基金經理評論

Equities markets around the world continued to rally, staging the third consecutive monthly rise since the month of February. Investors cheered the positive US macro data. Commodity prices were also firmer and crude oil price broke above US\$60 per barrel level on the back of stronger demand outlook and weaker US dollar. Asia mirrored the rally in the broader markets. Singapore was the clear outperformer, playing catch up after lagging for last few months. Singapore banks reported better than expected 1Q09 earnings. Property stocks in the region also rebounded on recovery in property transaction volume. The Korea market underperformed due to geo-political tensions.

全球股票市場持續升勢，自今年2月以來已是連續第3個月上升。投資者對於正面的美國宏觀經濟數據表示振奮。商品價格亦比較穩健，在需求前景樂觀及美元疲弱支持下，原油價格升穿每桶60美元水平。亞洲各個市場均見升勢。歷經過去數月的落後，新加坡迎頭趕上，表現明顯造好。新加坡各家銀行的業績比2009年第1季盈利預測理想。區內地產股亦在成交量上復甦。韓國市場則因為地緣政治局勢緊張而表現欠佳。

Fund Performance 基金表現



The performance of the benchmark is based on MSCI AC Pacific Price Index until 31 October 2007, then the benchmark become 30% MSCI Japan Total + 70% MSCI AC Pacific ex Japan Total with effect from 1 November 2007.
截至2007年10月31日，基準指數表現根據MSCI AC Pacific Price Index計算，2007年11月1日起30% MSCI Japan Total + 70% MSCI AC Pacific ex Japan Total為基準指數。

Cumulative Performance 累積表現

	3 Months 月	6 Months 月	1 Year 年	Since Launch 自推出以來	2009 YTD 年初至今
CIGNA - Pacific Equity Fund 信諾 - 太平洋增值基金	38.30%	29.63%	-29.16%	349.34%	20.71%
Benchmark 基準指數	41.25%	31.19%	-30.35%	1.67%	20.68%

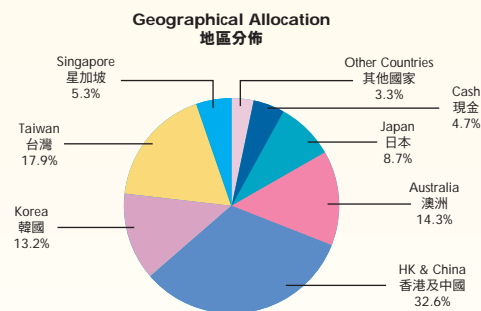
Calendar Year Performance 年度表現

	2004	2005	2006	2007	2008	2009 YTD 年初至今
CIGNA - Pacific Equity Fund 信諾 - 太平洋增值基金	15.73%	26.22%	9.05%	14.59%	-46.09%	20.71%

TOP 10 HOLDINGS 十大投資項目

	% of Equity 股票	% of Total 百分比
1 BHP BILLITON LTD NPV	AUD 3.80%	3.63%
2 CHINA MOBILE LTD HKD0.10	HKD 3.59%	3.42%
3 SAMSUNG ELECTRONIC KRW5000	KRW 2.87%	2.73%
4 TAIWAN SEMICON MAN TWD10	TWD 2.07%	1.97%
5 IND & COMMERCIAL BK OF CHINA "H" CNY1	HKD 2.00%	1.91%
6 CHINA LIFE INSURANCE CO "H" CNY1.00	HKD 1.96%	1.87%
7 HON HAI PRECISION INDUSTRY TWD10	TWD 1.94%	1.85%
8 CHEUNG KONG (HLDGS) LTD HKD0.50	HKD 1.77%	1.69%
9 CNOOC LTD HKD0.02	HKD 1.73%	1.65%
10 NEWCREST MINING NPV	AUD 1.63%	1.55%

Fund Breakdown 基金分佈



Remarks 註:

- 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及利率的波動，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。
- 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。
- 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相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

