

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。

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。

Objectives 目標

CIGNA - Templeton Latin America Fund will be invested in Templeton Latin America Fund. The underlying fund – Templeton Latin America Fund aims to achieve long-term capital appreciation by primarily investing in equity and as an ancillary matter, in debt securities of issuers located in the Latin American region.

信諾 — 鄧普頓拉丁美洲基金將會投資於鄧普頓拉丁美洲基金。此相關基金 — 鄧普頓拉丁美洲基金透過主要投資於拉丁美洲區域內之股票和在額外情況下投資債務證券，以達致長線資本增值之目標。

Underlying Fund Information 相關基金資料

* Underlying Fund Inception Date: February 2月1991
相關基金成立日期:
Launch Date of Investment Choice: September 9月2008
投資選項推出日期:
NAV Per Unit: USD 美元12.39
每單位資產淨值:
Fund Management Fee: 1.5% of net asset value p.a.
基金管理費: 每年為資產淨值之1.5%
Annual Management Fee: 1.9% of net asset value p.a.
管理年費: 每年為資產淨值之1.9%
Benchmark: MSCI EM Latin America Index
基準指數: 摩根士丹利新興拉丁美洲指數

* Underlying Fund – Templeton Latin America Fund
相關基金 — 鄧普頓拉丁美洲基金

Morningstar™ Overall Rating **★★★★★**
晨星星號評級

S&P Fund Management Rating **AA**
標準普爾基金評級

CIGNA - Templeton Latin America Fund has no investment rating currently. Ratings shown above refer to the underlying fund in which CIGNA - Templeton Latin America Fund invests.
信諾 — 鄧普頓拉丁美洲基金現時未有投資評級，以上乃信諾 — 鄧普頓拉丁美洲基金所投資的相關基金的評級。

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Comments of Franklin Templeton[^] 富蘭克林鄧普頓基金經理評論

Latin American markets were the top performers in emerging markets during the third quarter of 2010, mainly due to strong economic growth, higher commodity prices and strong domestic currencies.

The Brazilian economy grew 8.8% year-over-year (y/y) in the second quarter of 2010, in line with the first quarter's 9.0% y/y increase. Second-quarter growth was driven primarily by investment, which surged 26.5% y/y compared to 2.4% y/y growth in the preceding quarter. This trend could continue as infrastructure expenditure is expected to accelerate in preparation for the 2014 FIFA World Cup and 2016 Olympic Games. The central bank maintained a tightening monetary policy, increasing the key interest rate by 50 basis points to 10.75%. The consumer price index eased slightly to 4.5% y/y in August, bringing the rate to just within the central bank's year-end target.

We believe Latin American equity markets are in a secular bull phase, and the region's economic recovery is likely to be sustainable in view of its strong fundamentals. In addition to robust macroeconomic data, financial and fiscal indicators remain positive. Latin American markets, like most other global equity markets, will naturally experience corrections along the way, since they are likely to be subject to high volatility. However, the prevalence of short selling, the increasing use of derivatives and the expansion of markets globally. Given the short-term corrections may provide investors with appealing entry points as valuations drop to attractive levels, while over the longer term, markets should reflect the underlying strong economic growth in the region.

由於經濟增長強勁、商品價格上升以及區內貨幣走強，拉丁美洲成為二零一零年第三季度表現最佳的新興市場。

巴西經濟於二零一零年第二季度按年增長8.8%，與第一季度按年增長9.0%的升幅大致相符。第二季度的增長主要是受投資推動，投資額按年激增26.5%，而前一季度僅按年升2.4%。由於籌備二零一四年世界林及二零一六年奧運會，預期基建開支將加速增長，並推動經濟維持現有升勢。央行維持緊縮貨幣政策，將關鍵息率上調50點子至10.75%。八月份消費者物價指數放緩至按年增長4.5%，符合央行的年底目標。

我們認為拉丁美洲股市正處於長期升勢。在強勁的基本面支持下，其經濟復甦亦能夠持續。除了宏觀經濟數據理想、金融及財政指標有利外，我們相信拉丁美洲也與全球其他市場相似，在活空活動盛行、衍生工具廣泛應用以及全球市場拓展的環境下，將面臨較大的波動性，其間自然難免會出現整固。然而，短期整固將使得估值跌至吸引的水平，因而為投資者帶來理想的買入機會。長期而言，市場的表現將會反映區內經濟的增長。

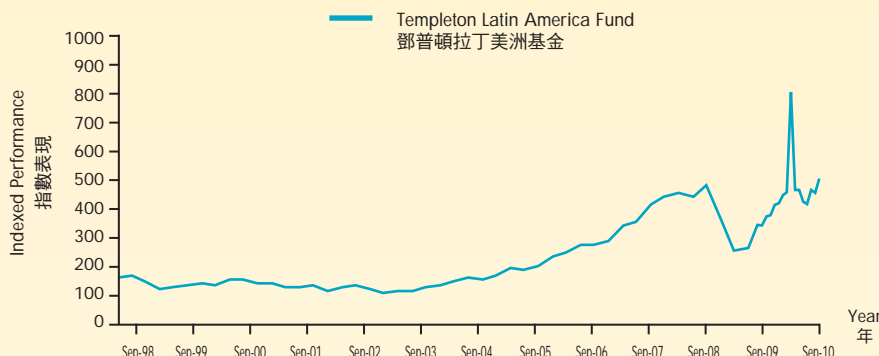
Remarks 註:

* Please note that investment involves risk and the value of the investments and the yield 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 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。

* This underlying fund is an investment option of several CIGNA investment-linked assurance schemes. Please read this information in conjunction with the CIGNA Investment Choice brochure and the related Principal Brochure of related insurance plans.
此相關基金為信諾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。

* Underlying Fund Information provided under these sections are from Franklin Templeton Investments. All references of "We" in these sections mean Franklin Templeton Investments. CIGNA does not accept liability for the accuracy, completeness or otherwise of such information, which does not represent the view or opinion of CIGNA.
以上相關基金資料由富蘭克林鄧普頓投資提供，此等部份之「我們」代表富蘭克林鄧普頓投資。此部份資料並不代表信諾之意見，信諾將不會就資料之準確性、完整性或任何其他方面之情況負上任何責任。

Underlying Fund Performance by Franklin Templeton 富蘭克林鄧普頓提供之相關基金表現[^]



Sources: Franklin Templeton Investments and Standard and Poor's Investment Services, in Fund Currency, NAV to NAV, taking into account of reinvestments and capital gain or loss. Performance information is based on A(Qdis)USD Shares only.
資料來源: 富蘭克林鄧普頓投資及標準普爾投資服務, 以基金貨幣及資產淨值計算, 已考慮股息再投資及資本增長及損失。上述表現為A(每季派息)美元之表現。

Cumulative Performance 累積表現

	3 Months 月	6 Months 月	1 Year 年	Since Launch 自推出以來	2010 YTD 年初至今
CIGNA - Templeton Latin America Fund 信諾 - 鄧普頓拉丁美洲基金	20.21%	6.79%	21.75%	23.93%	17.68%
Benchmark 基準指數	20.99%	6.54%	21.89%	664.86%	8.32%

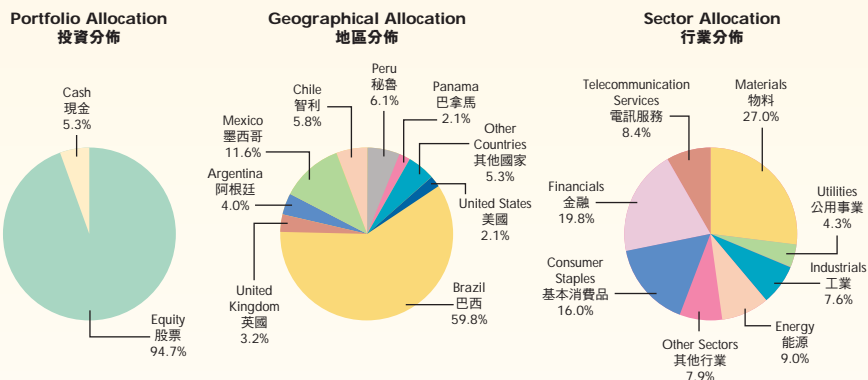
Calendar Year Performance 年度表現

	2005	2006	2007	2008	2009	2010 YTD 年初至今
CIGNA - Templeton Latin America Fund 信諾 - 鄧普頓拉丁美洲基金	N/A	N/A	N/A	N/A	98.59%	17.68%

TOP 5 HOLDINGS by Franklin Templeton 富蘭克林鄧普頓提供之五大投資項目[^]

	% of Total 百分比
1 ITAUSA - INVESTIMENTOS ITAU SA	9.7%
2 AMERICA MOVIL SAB DE CV	7.9%
3 PETROLEO BRASILEIRO SA (PETROBRAS)	7.1%
4 BRADESCAR SA	6.7%
5 VALE SA	5.4%

Fund Breakdown by Franklin Templeton 富蘭克林鄧普頓提供之基金分佈[^]



* The Top 5 Holdings and Fund Breakdown shown in this document refer to the underlying Templeton Latin America Fund as at 30 Sep 2010 and are for reference only.

本文所述之五大投資項目和基金分佈乃相關的鄧普頓拉丁美洲基金至2010年9月30日的數據，只供參考之用。