

Investment Choice

投資選項系列

Important Considerations Before Investing in Investment-Linked Assurance Scheme:

- › Investment-Linked Assurance Scheme (“ILAS Policy”) issued by Cigna Worldwide Life Insurance Company Limited (“Cigna”) is a life insurance policy but 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 fund(s) linked to your selected investment choice(s) and will accordingly go towards accretion of the value of your ILAS Policy. The units of each underlying fund allocated to your ILAS Policy is notional and is solely for determining the value of your ILAS Policy. Any investments made by Cigna in the underlying fund(s) you selected, will become and remain the assets of Cigna. You do not have any rights or ownership over any of those assets.
- › The Policy value of your ILAS Policy will be calculated by Cigna based on the performance of your selected underlying fund(s) from time to time and the ongoing fees and charges will continue to be deducted from your ILAS policy value.
- › 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, and the value of investments and returns may go down as well as up and is not guaranteed. Risks associated with investment may include, amongst others, equity market, bond market, foreign exchange, sector, interest rate, inflation, credit, counterparty, liquidity, reliability of credit agency ratings, political risks and any combination of these and other risks. Past performance is not an indication of future performance. Please refer to the Product Brochure, the Cigna Investment Choice Brochure, the Product Key Facts Statement and the offering documents of the underlying funds which are made available by Cigna upon request for details of the risks associated with investment. If you have any doubt, you should seek independent professional advice.

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在投保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是由信諾環球人壽保險有限公司（信諾）所簽發的人壽保險計劃（投資壽險保單），但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投資選項的相關基金（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。信諾對閣下選擇的投資選項下的相關基金／資產的任何投資，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。
- 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。
- 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，而各項投資價值及回報均非保證及可升可跌。投資所附帶的風險可能包括（其中包括）股票市場、債券市場、外匯、行業、利率、通脹、信貸、交易對手、流動資產、信貸機構評級的可靠性、政治風險，以及此等風險和其他風險的任何組合。過往表現並不能作為未來表現的指引。請參閱產品說明書、信諾投資選項說明書、產品資料概要及信諾可應閣下要求提供的相關基金的銷售文件，以了解與投資有關的風險詳情。如閣下有任何疑問，請尋求獨立專業意見。

