[i.Wealth]

(Jun 08)

ING

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Strong Fundamentals - ING Group

Company Background

ING Group is one of the first integrated financial service providers in the world resulting from a full merger of the largest insurance company in the Netherlands with one of the country's largest banks. Its roots could be traced back to the year 1845 when The Netherlands Insurance Company was established. The Group is active in the fields of banking, insurance and asset management in more than 50 countries. With its substantial worldwide experience and nearly 125,000 employees, ING Group provides a full range of integrated financial services to more than 75 million customers globally and has total assets of EUR 1,313 billion*.

Its business operations in Hong Kong and Macau include:

Life Insurance
- Since its establishment in 1984, ING Life has always been committed to offering customers a comprehensive range of quality insurance products and services. The company's extensive portfolio of insurance products - which includes individual life, medical and employee benefits schemes - is tailored to meet customers' needs throughout the different stages of their lives.
- Established in 2000, ING Life (Macau) has been committed to offering a full range of quality insurance products and services to the locals, including life insurance, health benefits, disability insurance and crisis insurance.

General Insurance – Established in 1989, ING General provides quality services and offers most types of non-life insurance products to individuals and businesses in the local market.

Pension Trust – ING Pension Trust is committed to contributing its expertise to provide quality pension trust services to corporate customers.

Financial Planning – Established in 2002, ING Financial Planning is committed to setting the standard as a market leader in Independent Financial Advice, and attracting the best financial advisors in the industry to deliver quality financial planning advice to clients. The customer-centric focus of INGFP ensures that clients receive the best solution from advisors, based on a broad suite of products from many companies.

** Source: ING Group Annual Report 2007*

[i.Wealth] Regular Investment Savings Plan

One single plan can help accomplish your personal goals.

Your personal goals, such as holidays overseas, buying a new house, getting married, sending children to universities and perhaps taking early retirement, are likely to change all the time as you pass through different stages of life. [i.Wealth] is an investment-linked insurance plan[1] which is specially customised for you to meet these changing needs throughout your lifetime.

- Start your investment savings with as little as US$ 150[2] per month
- Your choice of premium terms allows you to meet your personal needs
- No subscription charge[3] means all your savings are working for you right from the start
- A wide range of well-known funds helps you take every chance to boost your capital return

Your choice of premium terms

Premium terms of 5, 10, 15, 20 or 25 years are at your own choice, and your regular savings can be made monthly, half-yearly or yearly to meet your personal needs.

Your choice of funds

A wide range of selected funds, all managed by professional fund managers, is available for investment. For fund information, please refer to the Fund Options Summary, the corresponding appendix and the prospectuses of the underlying funds that are made available by ING.

Special Bonus boosts you savings

A Special Bonus will be credited to your policy at the end of the first policy year. The amount of bonus depends on the premium term and the amount of annual premium according to the following formula and bonus rate table.

Amount of Bonus = Bonus Rate x Annual Premium

	Bonus Rate by Premium Term				
Annual Premium (US$)	**5**	**10**	**15**	**20**	**25**
1,800 – less than 3,000	1.2%	2.5%	4.5%	10.0%	12.0%
3,000 – less than 6,000	2.0%	4.0%	8.5%	14.5%	18.0%
6,000 – less than 12,000	4.0%	8.0%	15.5%	25.5%	32.0%
12,000 – less than 20,000	5.0%	10.0%	21.5%	35.0%	44.0%
20,000 or above	6.0%	12.0%	24.0%	40.0%	50.0%

The Special Bonus will be used to buy additional investment units and credited to the Initial Contribution Account according to your fund selection and allocation instructions in effect at the time.

Loyalty Bonus[4] for long term commitment

A Loyalty Bonus, which equals the total policy fee being deducted throughout the premium term, will be credited to your policy at the end of the premium term.

The Loyalty Bonus will be used to buy additional investment units and credited to the Accumulation Contribution Account according to your fund selection and allocation instructions in effect at the time.

Life Protection up to age 100

While the policy is in force, the life coverage[5] will be equal to 101% of the total Account Value of this plan. In addition to the above life coverage, an extra 10% of the Account Value, subject to a maximum of US$12,500, will be payable as accidental death benefit[6] in the event of accidental death of the life insured during the first five policy years.

[1] The plan is an investment-linked assurance scheme under Class C linked long-term business as defined in Part 2 of Schedule of Classes of Insurance to Macau Insurance Companies Ordinance.
[2] For premium term of 5-year, the minimum monthly premium is US$200. For other premium terms, the minimum monthly premium is US$150.
[3] For details of the fees and charges, please refer to the section of Summary of Charges.
[4] The Company reserves the right to revise the Loyalty Bonus by serving three months' prior written notice to the policy owner.
[5] For death within the first two years from inception of the policy, life coverage will be reduced by any bonus previously paid.
[6] Please refer to the Benefits Provisions of the Policy Contract for the circumstances under which accidental death benefit will not be payable.

General Information

Initial and Accumulation Contribution Account

Your fund units are allocated to the Initial Contribution Account and the Accumulation Contribution Account respectively. Premiums payable during the Initial Contribution Period are allocated to the Initial Contribution Account and premiums payable thereafter until the end of premium term will be allocated to the Accumulation Contribution Account. After premium term, your policy will remain in force provided the Account Values[7] of both Accounts are sufficient to pay the relevant plan charges.

The length of the Initial Contribution Period is determined according to the premium term of the plan, which is the number of years for which premiums are payable.

Premium Term	Initial Contribution Period
5-year	24 months
10-year	26 months
15-year	28 months
20-year	30 months
25-year	32 months

Premium Reduction

You can reduce your premium at any time after the Initial Contribution Period, provided that the premium meets the minimum amount required. The current minimum annual premium is US$2,400 for 5-year premium term and US$1,800 for other premium terms.

Suspension of Premium

You can apply for temporary suspension of your premiums at anytime after the Initial Contribution Period. During the suspension period, any relevant fees and charges will be automatically deducted from the policy account to keep your policy effective. Your policy will remain in force provided the Account Value of the Accumulation Contribution Account is sufficient to pay the relevant plan charges.

Currency

The plan currency is available in US dollars while fund currency is based on the denominated currency of fund.

Issue Age

This plan is available for the following issue age depending on the premium term:

Premium Term	Issue Age at Next Birthday
5 or 10 years	1 to 70
15 years	1 to 65
20 years	1 to 60
25 years	1 to 55

Allocation of Premiums

You can allocate your premiums to a single or multiple fund(s) up to 10 funds at maximum. For each fund selected, you should allocate at least 10% of your premium and the sum of the premiums to all selected funds must total 100% (the limits are subject to change by serving prior notice by ING).

Fund Switching/Reallocation

This plan allows flexibility in changing your investment portfolio to meet your investment strategy. The switching in instruction will normally be executed on the next dealing date after completion of switching out instruction. Minimum Switching amount is currently US$125 (subject to change by serving prior notice by ING). Currently, there is no switching/ allocation charge. However, we reserve the right to impose a charge subject to prior notice.

Partial Withdrawal

You can partially withdraw your investments from the Accumulation Contribution Account after the Initial Contribution Period. After the premium term, partial withdrawal can be made from both the Initial Contribution Account and the Accumulation Contribution Account. The amount withdrawn will not be subject to Early Redemption charge. The minimum amount to be withdrawn is currently US$250 and the minimum remaining Account Value of the Accumulation Contribution Account is currently US$2,500 (both figures are subject to change by serving prior notice by ING).

[7] Account Value is the number of units multiplied by the unit price of the respective funds in the respective account of your policy.

Plan Termination

The policy will terminate on the earliest of the followings:-

1. When the policy is surrendered; or
2. Non payment of premiums during the Initial Contribution Period; or
3. Death of the life insured; or
4. The Account Value of the Accumulation Contribution Account after the Initial Contribution Period is zero or less on any Valuation Date; or
5. When we receive your written request for full surrender of total Account Value of the policy after the premium term.

In the event the policy is terminated, all fund units in your investment account will be redeemed accordingly. For termination during the premium term, except upon death of the life insured, the redeemed value will be subject to the Early Redemption Charge.

Valuation Date & Dealing Date

The valuation date and dealing date are on daily basis. Where a particular day is not a business day, such valuation date and dealing date will be postponed to the next business day. The cut-off point in respect of each dealing date is Macau time 12:00 noon of the preceding business day. Under circumstances which ING may consider exceptional, the date and frequency of the valuation date and dealing date are at the absolute discretion of ING, but the frequency will not be less than monthly. The rounding method for determining unit price varies by fund and is prescribed by the respective fund manager.

Investment Account Value

To check your investment Account Value, simply multiply the number of fund units in your account by the most up-to-date unit price, or call our Customer Service Hotline on 8988 6060 for information. To check the up-to-date unit price, simply click into our website: http://www.ing.com.mo.

Application

To apply for the Plan, simply return the completed policy application form to us, together with the initial premium required.

Surrender

In case of surrender of the policy, simply return the completed surrender form to us and all fund units in your investment account will be redeemed on the next dealing date after the approval date of the request and the policy will be terminated. Early Redemption Charge (if any) will be deducted from the surrender value of the policy.

Cooling-off Period

You can cancel this policy within 14 days of the issue date or 21 days of the application date, or within 7 days of the notice of the expiry date of the cooling off period, whichever is later. You will then receive a refund of premium(s) paid, less any loss we may make in realising the asset value from your account.

Governing Law

Your policy is issued under, and will be construed in accordance with, the laws of the Macau Special Administrative Region.

Taxation

Interest, income and capital gains from redemption and disposal of fund investments are exempt from taxation under the current tax legislation in Macau. However, you are advised to seek professional guidance regarding your own particular tax circumstances.

Closure or Reorganisation

You will be advised in advance of at least 3 months notice, of any plan/fund closure or reorganisation.

Summary of Charges

Policy Fee#1	US$6 per month
Administrative Charge#2	3.8% p.a. of the Account Value of the Initial Contribution Account.
Early Redemption Charge#3	Upon policy termination and before the end of premium term, except in the case of death of the insured, Early Redemption Charge will be charged as a percentage of the Account Value of the Initial Contribution Account. The charge will depend on the policy year according to the following schedule.

As at Beginning of Policy Year	Premium Term 5	10	15	20	25
1	100%	100%	100%	100%	100%
2	27%	61%	100%	100%	100%
3	11%	29%	46%	62%	78%
4	8%	24%	37%	48%	57%
5	4%	21%	35%	46%	56%
6	0%	18%	32%	44%	54%
7		15%	30%	42%	52%
8		11%	27%	40%	50%
9		8%	24%	37%	48%
10		4%	21%	35%	46%
11		0%	18%	32%	44%
12			15%	30%	42%
13			11%	27%	40%
14			8%	24%	37%
15			4%	21%	35%
16			0%	18%	32%
17				15%	30%
18				11%	27%
19				8%	24%
20				4%	21%
21				0%	18%
22					15%
23					11%
24					8%
25					4%
26					0%

Switching / Reallocation Charge	Currently, there is no switching/allocation charge. However, we reserve the right to impose a charge subject to prior notice.

Depending on the net asset values of the respective funds held under the policy, the following charges will be levied.

	Policy Year	Rate of Charge
Investment Portfolio Management Charge#4	1 – 10 >= 11	1.2% p.a. 0.8% p.a.
Fund Management Charge#5	The Fund Management Charge will vary by Funds.	

Party Involved

Insurer:	ING Life Insurance Company (Macau) Limited
Investment Fund Managers:	The Investment Fund Managers vary by Fund. Please refer to the latest Fund Options Summary for details.

Investment involves risks. Past performance should not be taken as an indication of future performance. Investment returns not denominated in fund currency are subject to exchange rate fluctuations.

This plan is intended to be a long term investment (a minimum of 5 years). If you surrender this plan before the full premium term, you may not get back the full amount invested.

ING accepts responsibility for the accuracy of the information shown in this brochure.

This Product Brochure should be read in conjunction with the Fund Options Summary and the policy provisions of this plan. ING will notify the policy owner in writing on any material changes to the terms of the Principal Brochure and the Policy Contract.

June 2008

ING Life Insurance Company (Macau) Limited
11/F, No.61, Avenida de Almeida Riberio, Macau
Customer Service Hotline: 8988 6060

Please note:

#1 Policy Fee will be deducted monthly during the premium term by redeeming units from the policy. It will be deducted from the Initial Contribution Account during the Initial Contribution Period and thereafter from the Accumulation Contribution Account.

#2 Administrative Charge will be deducted monthly during the premium term from the Initial Contribution Account.

#3 For termination which occurs before the end of a policy year, Early Redemption Charge will be determined by the Company by pro-rating the rates of such charge as at the beginning and the end of that policy year. For example, if the premium term is 10-year, Early Redemption Charge rate at the end of the third month of the second policy year will be equal to 53% (i.e., 61% x (12-3) / 12 + 29% x 3 / 12).

#4 Investment Portfolio Management Charge is charged for the management of the portfolio of invested funds under the Policy. It is charged as a percentage of the net asset value of the funds in the policy and is deducted monthly from the policy.

#5 For details of the Fund Management Charge, and other fees and expenses of the underlying funds, please refer to the Fund Options Summary, the corresponding appendix and the respective prospectuses of the underlying funds which are made available by ING.

#6 Additional charges may be imposed under the circumstances including but not limited to any changes in laws, regulations, government policies or taxation in relation to the Policy or imposition of new charges on the underlying funds. Any increase in the fees and charges above and the imposition of any other charges will be subject to 3 months' prior written notice.

參與機構

保險公司：	安泰人壽保險(澳門)股份有限公司
投資基金經理：	投資基金經理因應不同基金選擇而異，詳細資料可參閱最近期的基金選擇摘要。

投資涉及風險。基金往績不應視作未來業績表現的指標。投資收益並非以基金貨幣單位計算者，需承受匯率波動的風險。

這是一個以長線投資為目標的投資計劃(至少5年)。若您在保費年期內提早退保，則未必能全數取回已繳付的投資總額。

ING願意就此銷售刊物之準確性承擔一切責任。

此產品介紹應與基金選擇摘要及保單條款一併閱讀。如有任何重要的改動，ING將會就此書面通知投保人。

2008年6月

安泰人壽保險(澳門)股份有限公司
澳門新馬路61號11樓
客戶服務熱線：8988 6060

注意：

#1 在保費年期中，保單費用將會每月於保單戶口中透過贖回基金單位扣除。在最初供款期內，費用從最初供款戶口中扣除。隨後則從累積供款戶口中扣除。

#2 在保費年期中，行政費用將會每月於最初供款戶口中扣除。

#3 若保單於一個保單週年完結前終止，本公司將根據該保單週年開始及完結時之百份比按比例計算提早贖回費用。例子：假設保單年期為10年，於第二個保單週年的第三個月份完結時，提早贖回費用為53% (即61% x (12-3) / 12 + 29% x 3 / 12)。

#4 投資組合管理費用乃為管理保單所持之基金組合而徵收。此費用將以保單所持基金之淨資產價值的一個百分比收取，並每月從保單中扣除。

#5 如欲查閱基金管理費用、其他收費及支出詳情，請參閱由ING提供的基金選擇摘要、摘要內之附錄及個別基金的發行章程。

#6 在以下情況ING有權徵收其他收費項目，包括但不限於任何與保單有關之法律、條文、政府政策或稅制的修改或有關基金新收費項目的徵收。如上述收費增加或收費項目有所更改，ING將會在最少3個月前，以書面通知客戶。

收費總覽

保單費用[#1]	每月美元6
行政費用[#2]	最初供款戶口價值之每年3.8%
提早贖回費用[#3]	若於保費年期內終止保單(除因受保人身故外)，將按最初供款戶口價值徵收某個百份比的提早贖回費用。此費用的百份比按保單年期而定(可參照下列表格)。

於保單週年開始時	保費年期				
	5	10	15	20	25
1	100%	100%	100%	100%	100%
2	27%	61%	100%	100%	100%
3	11%	29%	46%	62%	78%
4	8%	24%	37%	48%	57%
5	4%	21%	35%	46%	56%
6	0%	18%	32%	44%	54%
7		15%	30%	42%	52%
8		11%	27%	40%	50%
9		8%	24%	37%	48%
10		4%	21%	35%	46%
11		0%	18%	32%	44%
12			15%	30%	42%
13			11%	27%	40%
14			8%	24%	37%
15			4%	21%	35%
16			0%	18%	32%
17				15%	30%
18				11%	27%
19				8%	24%
20				4%	21%
21				0%	18%
22					15%
23					11%
24					8%
25					4%
26					0%

轉換/調配基金費用	現時基金轉換及重新調配均不收取任何費用。ING有權在預先通知客戶下徵收此費用。

以下收費將按照保單內有關基金之淨資產價值收取：

投資組合管理費用[#4]	保單年期	收費率
	1 – 10	每年 1.2%
	>= 11	每年 0.8%
基金管理費用[#5]	管理費用因應不同基金選擇而異。	

投保申請
申請手續簡易，只須填妥及交回投保申請書，並繳交首期保費即可。

退保安排
如申請退保，您只須填妥現金退保申請表格並交回ING，於退保生效後的下一個交易日，您保單戶口內的基金單位將會被贖回，惟須繳付提早贖回費用(如適用)，而保單亦隨即終止。

冷靜期
如欲於此保單繕發後取消申請，您可於此保單發出後14天內，或申請日起計21天內，或交付《通知書》(説明已經可以領取保單和「冷靜期」的屆滿日)後起計的7天內(以較後者為準)取消此保單，並獲退回已繳保費；發還保費之金額將會根據ING於買賣資產過程中可能招致之損失而作出相應調整。

法律
以澳門特別行政區法律為闡釋依歸。

稅項
根據現時之澳門稅務條例，由基金投資買賣所獲得之利息、收益及盈利均可獲豁免利得稅，但您應就有關個人稅務情況諮詢專業意見。

結束或重組
倘若本計劃/有關基金結束或重組，ING將會在最少3個月前，以書面通知客戶。

終止保單
保單將在下列其中一個日期終止，以較早為準：

1. ING收到投保人書面通知要求退保的當日，或
2. 於最初供款期內未有繳付定期保費，或
3. 受保人身故，或
4. 於最初供款期後，當累積供款戶口內之戶口價值(於任何一個估值日)等於或低於零時，或
5. 於保費年期後，ING收到投保人書面通知要求全數退回保單戶口內之戶口價值的當日。

當您終止此保單時，您保單戶口內的基金單位將會隨計劃終止而被贖回。若於保費年期內終止保單，除因受保人身故外，ING將從被贖回金額中扣除提早贖回費用。

估值日及交易日
估值日及交易日定於每天，若該日並非工作天，該估值日及交易日將順延至下一個工作天。每一交易日之截止時間為之前一個工作天的中午12時(澳門時間)。在某些特殊情況下，ING擁有絕對酌情權決定基金估值及交易的日子及次數，惟每一項基金最少每月估值及交易一次。單位價格的小數位之調整方法由投資基金經理決定並因應不同基金選擇而異。

戶口價值
您只需將保單戶口內的基金單位數目乘以最新單位價格，便可得知最新戶口價值，您亦可透過ING客戶服務熱線：8988 6060查詢。如查詢最新之基金價格，可登入ING的網址：www.ing.com.mo查閱。

一般資料

貨幣

此計劃之貨幣為美元，而基金貨幣則以該項基金之報價貨幣為準。

投保年齡

按照不同的保費年期，此計劃可供以下年齡人士投保。

保費年期	投保年齡 (下次生日年齡)
5 或 10 年	1 至 70 歲
15 年	1 至 65 歲
20 年	1 至 60 歲
25 年	1 至 55 歲

保費分配

您可選擇1項或最多10項基金，然後再分配每項基金的投資比重，所選的每項基金分配比例最少為10%(如有更改，ING將會預先通知客戶)，所有基金分配的百份比總和必須為100%。

基金轉換 / 調配

您可因應個人的投資目標，從而轉換基金或更改投資組合。轉入指示一般將在轉出指示完成後的下一個交易日執行。現行最低基金轉換金額為美元125(如有更改，ING將會預先通知客戶)。現時基金轉換及重新調配均不收取任何費用。ING有權在預先通知客戶下徵收此費用。

部份基金提款

您可於最初供款期之後於累積供款戶口中提取部份基金單位，或於保費年期之後從最初供款戶口及累積供款戶口中提取。部份提款並不收取提早贖回費用。每次提取基金單位必須符合最低提款金額及提款後累積供款戶口的最低結餘。現行最低提款金額及最低累積供款戶口價值分別為美元250及美元2,500 (如有更改，ING將會預先通知客戶)。

最初及累積供款戶口

您的基金單位將分別存放於最初供款戶口及累積供款戶口內。最初供款期內之應繳保費將存放於最初供款戶口，而隨後之應繳保費則存放於累積供款戶口內，直至保費年期完結。於保費年期後，只要各個戶口內之戶口價值[7]足夠繳付有關費用，您的保單將會繼續生效。

最初供款期將根據保費年期而定，保費年期為定期保費所須繳付之年期。

保費年期	最初供款期
5 年	24 月
10 年	26 月
15 年	28 月
20 年	30 月
25 年	32 月

調減保費

您可於最初供款期後調低保費，惟須符合最低保費要求。保費年期為5年及超過5年之保單，其現行最低每年保費分別為美元2,400及美元1,800。

暫停保費

於最初供款期後，您可因應個人需要，申請暫停保費。於暫停保費期間，所有有關費用及收費將自動從您的保單戶口中扣除。只要累積供款戶口內之戶口價值足夠繳付有關費用，您的保單將會繼續生效。

[7] 戶口價值等於在保單中有關戶口內的基金單位數目乘以單位價格。

[愛豐裕]定期投資相連計劃

一個計劃便能助您實現人生目標。

隨著人生每個階段的不同需要，您亦會有著不同的目標：到外地旅遊、置業、結婚、安排子女入讀大學，甚至希望提早退休等。[愛豐裕]是一個投資相連壽險計劃[1]，是為希望達成人生不同目標的人士而設，讓您輕鬆走過人生的不同階段。

- 以低至每月美元$150[2]便能開始您的儲蓄投資大計
- 自選保費年期，切合人生每個階段的不同需要
- 不設認購費用[3]，供款用作投資，讓您早佔先機
- 一系列精選基金任君選擇，助您捉緊每個投資機會

自訂保費年期

您可選擇以月供、半年供或年供形式作出定期供款，並訂下5，10，15，20或25年的保費年期以迎合個人需要。

自選基金投資

ING為您挑選了一系列基金，並由具信譽的基金投資公司管理。有關基金的詳細資料，可參閱由ING提供的基金選擇摘要、摘要內之附錄及個別有關基金的發行章程。

「特別獎賞」助您增強儲蓄潛力

於首個保單週年日，我們將會派發「特別獎賞」以作獎勵。獎賞金額按保費年期及每年保費金額而定，有關計算根據下列方程式及獎賞百份比。

獎賞金額 = 獎賞百分比 x 每年保費

	獎賞百分比(按保費年期)				
每年保費(美元)	5	10	15	20	25
1,800 – 少於 3,000	1.2%	2.5%	4.5%	10.0%	12.0%
3,000 – 少於 6,000	2.0%	4.0%	8.5%	14.5%	18.0%
6,000 – 少於 12,000	4.0%	8.0%	15.5%	25.5%	32.0%
12,000 – 少於 20,000	5.0%	10.0%	21.5%	35.0%	44.0%
20,000 或以上	6.0%	12.0%	24.0%	40.0%	50.0%

我們會按您當時所選擇之基金及分配比例，以「特別獎賞」購買額外的基金單位，並存入您的最初供款戶口內。

「長期獎賞」[4]回饋忠誠客

於保費年期完結時，我們將會以「長期獎賞」形式，回饋您曾於保費年期內繳付的所有保單費用。

我們會按您當時所選擇之基金及分配比例，以「長期獎賞」購買額外的基金單位，並存入您的累積供款戶口內。

終身保障高至100歲

於保單生效期間，人壽保障額[5]相等於您的保單戶口價值的101%。若受保人不幸於保障期首5年內因意外身故，除上述人壽保障外，更可獲額外發放相等於10%之戶口價值作為意外身故賠償[6]，以不超過美元12,500為限。

[1] 本計劃是一個與投資有關的人壽保險計劃，按照澳門保險公司條例中保險項目表第2節之定義，屬於類別C連掛長期保險業務性質。

[2] 如保費年期為5年，每月最低保費為美元$200。如保費年期超過5年，每月最低保費則為美元$150。

[3] 如欲查詢收費詳情，請參閱收費總覽部份。

[4] 「長期獎賞」如有所更改，本公司將會在最少三個月前通知投保人。

[5] 若被保險人於保單簽發日起兩年內身故，一切已派發獎賞將從賠償金額中扣除。

[6] 意外身故賠償在某些情況下將不獲派發，詳情可參閱保單條款內的權益條款部份。

雄健後盾 - ING集團

公司背景

ING集團乃全球首批提供綜合性金融服務機構之一，由荷蘭最大的保險公司與荷蘭最大的銀行之一合併組成，其根源可追溯至1845年荷蘭保險公司之成立。集團於逾50個國家提供服務，活躍於銀行、保險及資產管理業。透過其豐富的環球經驗及近125,000名員工，ING為全球超過7,500萬名顧客提供綜合金融服務；其資產總值達13,130億歐元*。

其在港澳地區經營多元化業務包括：

人壽保險
- 香港業務自1984年成立至今，致力為客戶提供全面及優質的保險產品及服務；所提供的保險產品包羅萬有，包括個人壽險、醫療保險及僱員退休福利計劃，能充份照顧客戶於人生各階段之不同需要。
- 而在澳門，安泰人壽(澳門)成立於2000年，竭誠為當地居民提供種類豐富、質素卓越的保險產品及服務，當中包括人壽保險、住院保障、傷殘保障及危疾保障等。

一般保險
- 成立於1989年，致力為本港之企業及個人客戶提供多元化的一般保險產品和優質服務。

退休金信託
- 致力以其豐富經驗及專才為機構客戶提供優質的退休金計劃信託服務。

財務策劃
- 成立於2002年，致力確立作為獨立理財意見市場領導者的標準，以及吸納行業中最優秀的財務專才，為客戶提供具質素的財務策劃意見。其「以客為本」的服務理念，確保客戶從多家機構所提供之一系列理財產品中，獲得最佳的理財方案。

** 資料來源 : ING 集團2007 年報*

[愛豐裕]

定期投資相連計劃

(Jun 08)

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