

PB-ING Asian Jewels Plan

Picking The Region's Best Performing Stock Markets

A 5-year single premium unit-linked plan that aims to provide customers with potential capital growth opportunities from the performance of a basket of Asian equity indices.



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Find out more overleaf

5 Great Reasons to Invest in PB-ING Asian Jewels Plan:

1. Potential returns

To take advantage of the strong likelihood that Asian markets will see an economic recovery during the investment tenure.

2. 100% return of your capital in Australian Dollar nominal amount at maturity*

To return 100% of your capital in Australian Dollar nominal amount if the investment is held to maturity. The Australian Dollar nominal amount will be converted into Malaysian Ringgit at maturity.

3. Fixed annual coupon at the end of the first 4 years

To provide a fixed annual coupon of 3% of the Australian Dollar nominal amount at the end of the first 4 years. These annual coupons will be converted into Malaysian Ringgit when due and payable.

4. Automatic lock-in mechanism to benefit from the best performing market

To utilize an automatic lock-in mechanism, that selects and locks in the return of the best performing index annually.

5. Insurance coverage upon death and total and permanent disability

To provide insurance coverage upon death and total and permanent disability.

* Policy Owners should be aware that the premium paid in Australian Dollar nominal amount is guaranteed only if policy is held till maturity. The total investment value received upon early surrender may be much lower than your initial premium paid. The returns upon maturity are uncertain and Policy Owners may risk earning no returns at all at the end of the maturity period.

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How does PB-ING Asian Jewels Plan work?

PB-ING Asian Jewels Plan will allocate 97% of the premium paid (also known as allocated premium) for investment in a specially designed Malaysian Ringgit denominated unit-linked fund, PB-ING Asian Jewels Fund, which invests in an ING Bank N.V. 5-year Australian Dollar (AUD) denominated Auto-Selector note to:

- Ensure that 100% of premium paid in Australian Dollar nominal amount will be converted into Malaysian Ringgit and returned at maturity.
- Provide a fixed annual coupon of 3% of the Australian Dollar nominal amount and will be converted into Malaysian Ringgit at the end of the first 4 years respectively.
- Generate potential returns in Australian Dollar by linking to the performance of a basket of Asian equity indices focusing on China, India, Hong Kong, Taiwan and Korea.

Country	Index	Bloomberg Ticker
China	Hang Seng China Enterprises Index	HSCEI
India	Nifty Index	NIFTY
Hong Kong	Hang Seng Index	HSI
Taiwan	MSCI Taiwan Index	TWY
Korea	KOSPI 200 Index	KOSPI2

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Backtesting Results

The average simple return for PB-ING Asian Jewels Fund based on backtesting results for the stated period is as follows:

Backtest Period: October 2002 to June 2009

Assumed Participation Rate: 100%

Average Simple Return: 7.40% per annum (includes fixed annual coupon of 3% of the Australian Dollar nominal amount)

Please take note that average simple return is based on backtesting results and the return may differ depending on the backtest period chosen. Backtesting is a process of testing or simulating a structured product or trading strategy over a specified period of time, using relevant past data in order to gauge its performance. Past performance is not indicative of future performance. Participation rate may vary depending on market conditions and will be determined at inception.

Gold Bull Promotion

To be eligible for one (1) Gold Bull, all you have to do is to invest a minimum amount as shown in the table below during the sales period:

Period	Investment Amount To Be Eligible
13 July to 17 July 2009	≥ RM68,000
18 July to 3 August 2009	≥ RM98,000

PB-ING Asian Jewels Plan (the Plan) is underwritten by ING Insurance Berhad (17007-P). This flyer only contains a very broad overview of the Plan. The contents of this Flyer are neither exhaustive nor is it to be relied upon as a point of sale document. You are strongly encouraged to speak to our Bancassurance Sales Executive for more information about this Plan and find out more about the benefits, exclusions, charges, terms and conditions and etc.