

PB-ING BIC INCOME PLAN*

An Investment With A
Single Minded Direction



A 5-year single premium investment-linked insurance plan that aims to provide customers with capital growth opportunities from the performance of a basket of Brazilian, Indian and China markets' indices.

6 Great Reasons to Invest in PB-ING BIC Income Plan:

- 1. 100% return of your total premium paid in Australian Dollar Nominal Amount at maturity**
This plan will return 100% of your total premium paid in Australian Dollar Nominal Amount if the investment is held to maturity. The Australian Dollar Nominal Amount will be converted into Malaysian Ringgit (RM) at maturity.
- 2. Fixed Annual Coupon at the end of the first 4 years**
Provide a fixed annual coupon in Australian Dollar Nominal Amount at the end of the first 4 years. These annual coupons will be converted into Malaysian Ringgit (RM) when due and payable.
- 3. Potential returns**
Take advantage of the attractive long-term growth prospects of the Brazilian, Indian and China markets via a dynamically managed portfolio strategy. Based on the performances of the indices of these 3 emerging markets, you have the opportunity to enjoy unlimited upside potential on the returns payable upon maturity.
- 4. Dynamic investment strategy that adapts to market volatility**
Through the underlying rule-based dynamic strategy (a pre-determined methodology by ING Bank N.V.), your investment to be actively rebalanced according to market volatility and provides risk-controlled exposure.
- 5. Optimal selection mechanism to provide buffer against interim market correction**
Performance of the underlying portfolio of the Fund is monitored on a quarterly basis over its 5 year investment tenure. As a result, the dampening effect of an interim market correction will be mitigated, helping the Fund to maximize its returns.
- 6. Insurance coverage upon death or total and permanent disability**
Provide insurance coverage upon death or total and permanent disability.

* Terms and conditions apply



Access: www.pbepbank.com

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HOW DOES PB-ING BIC INCOME PLAN WORK?

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

- Ensure 100% of total premium paid in Australian Dollar Nominal Amount which will be converted into Malaysian Ringgit (RM) and returned at maturity.
- Provide a fixed annual coupon of up to 4.0% of Australian Dollar Nominal Amount at the end of the first 4 years. These annual coupon will be converted into Malaysian Ringgit (RM) when due and payable.
- Generate potential returns in Australian Dollar Nominal Amount by referencing to the performance of a basket of indices focusing on Brazil, India and China.

Country	Index	Bloomberg Ticker	Weights
Brazil	iShares MSCI Brazil Index Fund	EWZ US Equity	30%
India	iShares Asia Trust – iShares BSE Sensex India Index ETF	2836 HK Equity	35%
China	iShares Asia Trust – iShares FTSE/Xinhua A50 China Index ETF	2823 HK Equity	35%

Dynamically managed portfolio to adapt to market volatility

The average return for PB-ING BIC Income Fund based on backtesting results for the stated investment period is as follows:

Backtesting period: February 2004 to July 2010

Assumed participation rate: 100%

Average return: 11.08% per annum (includes fixed annual coupon of 4.0% of the Australian Dollar Nominal Amount)

Backtesting refers to the process of evaluating a strategy, theory, or model by applying it to historical data.

Please take note that the average return is based on backtesting results and after tax calculations assuming tax rate of 8%. The return may differ depending on the backtest period chosen and the tax rate is subject to change. Past performance is not indicative of future performance.

Participation rate may vary depending on market conditions and will be determined at policy inception.

Gold Bowl & Chopstick Promotion**

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

Period	Total Premium Paid To Be Eligible
1 Sept to 7 Sept 2010	≥ RM88,000
8 Sept to 21 Sept 2010	≥ RM108,000

** Terms & conditions apply.

*Sign up today to receive a
GOLD BOWL & CHOPSTICK!*



PB-ING BIC Income 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 through the product brochure and other sales materials.

ING Insurance Berhad is a composite (life and general) licensed insurer under the Insurance Act 1996.