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# C H I N A

ING INSURANCE ASIA/PACIFIC ING保险亚太区

Quarterly Bulletin 季刊

## ING at a glance

### Our mission

We want to deliver our financial products and services in the way our customers want them delivered: with exemplary service, maximum convenience and at competitive prices. This is reflected in our mission statement: to set the standard in helping our customers manage their financial future.

### Our profile

ING provides a broad range of insurance, banking and asset management services and is a top-15 global financial institution (based on market capitalization). Our 120,000 employees serve more than 75 million customers in Europe, the United States, Canada, Latin America, Asia and Australasia. We draw on our experience and expertise, our commitment to excellent service and our global scale to meet the financial services needs of a broad customer base, comprising individuals, SMEs, large corporations, institutions and governments. ING Group had a total income of EUR 73.621 billion and total assets of EUR 1,226 billion at the end of 2006.

## ING集团一览

### 我们的使命

我们努力以客户期望的方式提供金融产品和服务，那就是模范的服务、最大的方便和具有竞争力的价格。这反映在我们的企业使命宣言中：为我们客户的未来理财确立标准。

### 我们的公司

ING集团提供全系列的保险、银行和资产管理服务，名位全球最大的15家金融机构之列（以市值计算）。我们全球120,000名雇员在欧洲，美国，加拿大，拉丁美洲，亚洲和澳洲为超过7,500万个客户提供服务。我们以经验和专长，我们对优质服务的承诺，以及我们的全球网络，满足广泛客户群的金融服务需求，包括个人、中小型企业、大型公司、机构和政府。ING集团2006年的营业总收入为736.21亿欧元，年底集团总资产达12,260亿欧元。



### ING Insurance Asia/Pacific

ING Insurance Asia/Pacific encompasses the insurance and wealth management activities of ING in the region. Ranked as the second largest foreign regional life insurer and asset management house, ING has wholly-owned and joint-venture operations in 12 major economies including Australia, China, Chinese Taipei, Hong Kong SAR, India, Japan, Malaysia, New Zealand, the Philippines, Singapore, South Korea, and Thailand. It has well-established positions in Australia, Chinese Taipei, Hong Kong SAR, Japan, Malaysia, New Zealand and South Korea. The activities in China, India and Thailand are future growth engines for ING. Total premium income from insurance operations of ING Insurance Asia/Pacific reached EUR 12.136 billion in 2006, while assets under management reached EUR 84.2 billion by year-end 2006.

### ING保险亚太区

ING保险亚太区在亚太地区提供ING集团的保险和财富管理服务。ING是亚洲排名第二大的人寿保险公司和资产管理公司，ING的全资公司和合资公司遍布亚太地区12个主要的国家和地区，包括澳洲、中国、中国台湾、中国香港特别行政区、印度、日本、马来西亚、新西兰、菲律宾、新加坡、韩国和泰国。在澳洲、中国台湾、中国香港特别行政区、日本、马来西亚、新西兰和韩国已取得稳固的市场地位。中国、印度和泰国的业务发展是ING集团未来的增长动力。ING保险亚太区2006年的总保费收入达到121.36亿欧元；至2006年底，其管理下的资产达到842亿欧元。

## ING第二季度业绩 创造新纪录

## ING posts record Q2 results



▲ 陶曼特和John Hele出席在阿姆斯特丹举行的记者招待会。  
Michel Tilmant and John Hele at the press conference in Amsterdam.

- 基本净利润上升36.7%，业务和投资收益达到27.47亿欧元
  - 利润包含减持ING拥有的荷兰银行部分权益所获的5.73亿欧元净收益
  - 不包含这部分收益，基本净利润上升8.2%达到创纪录的21.74亿欧元
  - 银行业务量的强劲增长抵消了持续扁平收益曲线带来的压力
  - 支出继续控制在4.2%以内，包含支持迅速增长业务所做的投资
  - 净利润上升27.1%，减除为合并ING银行和邮政银行支出的1.88亿欧元后，达到25.59亿欧元（每股盈利：1.18欧元）
  - ING将支付每股0.66欧元的中期红利，同比上升11.9%，等于2006年所支付的红利总额的一半
- 各项业务的增长势头强劲
  - 由于ING在全球范围向财富积累产品转移，单一保费产品销售比一季度上升22.8%
  - 由于单一保费可变年金（SPVA）在日本的强劲销售以及对美国人寿保险业务中剩余监管储备金的使用，新业务总价值比第一季度上升23.2%
  - ING网上银行在第二季度创记录地在自营住房抵押贷款中增加了70亿欧元
  - 在荷比卢三国和波兰，零售银行经常项目和抵押贷款的业务量显示出实质性增长
- ING继续投资于加速各项业务的增长
  - 收购土耳其Oyak银行，拉丁美洲Santander的养老金业务和韩国Landmark投资管理公司，支持业绩增长
  - 作为东扩策略的下一步，ING将于2008年在乌克兰启动零售银行
  - 欧洲东扩持续，单一保费可变年金七月在匈牙利启动
  - 计划在2007年下半年增加对ING网上银行的投资以加速增长
- Underlying net profit up 36.7% to EUR 2,747 million on business and investment gains
  - Profit includes a EUR 573 million net gain on the sale of part of ING's stake in ABN Amro
  - Underlying net profit increased 8.2% to a record EUR 2,174 million excluding that gain
  - Strong volume growth in banking helps offset continued pressure from flat yield curves
  - Expenses remain under control: up 4.2% including investments to support fast-growing businesses
  - Net profit up 27.1% to EUR 2,559 million (EPS: EUR 1.18) after EUR 188 million for combining ING Bank and Postbank
  - ING to pay interim dividend of EUR 0.66 per share, up 11.9% and equal to half of the total dividend paid over 2006
- Commercial momentum remains strong across our businesses
  - Single-premium sales up 22.8% from Q1 as ING capitalises on global shift to wealth accumulation products
  - Total value of new business up 23.2% from Q1 on strong SPVA sales in Japan and U.S. individual life reserves
  - ING Direct adds record EUR 7.0 billion in own-originated mortgages in the second quarter
  - Retail Banking shows solid volume growth in current accounts and mortgages in the Benelux and Poland
- ING continues to invest to accelerate the growth of its businesses
  - Acquisitions of Oyak Bank in Turkey, Latin American pension business, Korean fund manager support growth
  - ING to launch retail bank in Ukraine in 2008 as next step in eastward expansion strategy
  - Single-premium variable annuity launched in Hungary in July as European roll-out continues
  - Additional investments planned to boost growth at ING Direct in the second half of 2007

## 主席报告

“ING在第二季度取得了强劲业绩，各项业务持续受益于良好的经济和市场环境。出售ING在荷兰银行股份的收益支持了我们的业绩。不计这些额外收益，这一季度的基本收益仍然创造了新记录”，ING集团主席陶曼特于8月8日在阿姆斯特丹举行的ING集团业绩新闻发布会上宣布。

“在银行业务，抵押贷款和经常项目的业务量增长继续减缓扁平收益曲线和从第一季度产生并在第二季度趋于稳定的利差带来的压力。风险成本保持低水平，没有迹象显示信贷组合趋于变坏。”

“人寿保险业务得益于管理下资产的增长及股市回升后投资收益的提升。ING正在全球范围从传统的人寿保险产品向财富积累产品转移，这在第二季度的单一保费产品销售比一季度上升22.8%得到反映。在日本，新推出的单一保费可变更年金销售强劲以及我们在美国人寿保险业务中执行了剩余监管储备金使用的策略，这从第一季度至第二季度产生了23.2%的新人寿保险业务价值提升。”

“集团的营运支出在掌控之中，计入支持业务增长的额外支出，总基本支出上升了4.2%。”

“ING正在采取新的步骤以加速自身成长和补强型收购。最近签订的收购土耳其Oyak银行，收购拉丁美洲Santander公司的养老金业务和收购韩国Landmark投资管理公司将增大营运规模并给ING提供进入具有吸引力新市场的通道。ING网上银行今年下半年在日本开业的准备仍在进行。今年下半年预计需要6,500万欧元的追加投资以加速ING网上银行的商业增长。明年，我们将在乌克兰启动零售银行。这是我们继续东进，以加盟形式进入这一地区最大的市场，扩展ING的零售分销网络的步骤。”

“展望未来，ING独特的投资组合将在下半年产生实质上的收益，我们准备将这些收益的部分再投资，以支持自身成长。信贷市场在最近变得更加起伏不定。然而，基于目前的市场状况，我们对2007年的收益没有实质上的影响。各项业务的市场业绩仍保持健康向上。ING的风险控制和我们业务的多元化将使ING继续为股东创造价值，并着眼于长期增长。我们对此充满信心。”

## Chairman's Statement

“ING posted strong results in the second quarter as the business continued to benefit from solid economic and market conditions. Results benefited from a gain on the sale of part of ING's stake in ABN Amro, however, this was a record quarter on an underlying basis without those proceeds,” said Michel Tilmant, Chairman of ING Group at the announcement of the results on 8 August in Amsterdam.

“At the banking business, volume growth in mortgages and current accounts continued to help offset pressure from flat yield curves and the interest margin stabilized in the second quarter from the first. Risk costs remained low, and there is no sign of a deterioration in the credit portfolio.”

“The life insurance businesses benefited from growth in assets under management and higher investment gains as stock markets rallied. ING is capitalizing on a global shift from traditional life insurance to wealth accumulation products, reflected in a 22.8% increase in single-premium sales in the second quarter from the first. Strong sales of a new single-premium variable annuity product in Japan, as well as the execution of our strategy to address redundant regulatory reserves in the U.S. Life business, resulted in a 23.2% improvement in the value of new life business in the second quarter from the first.”

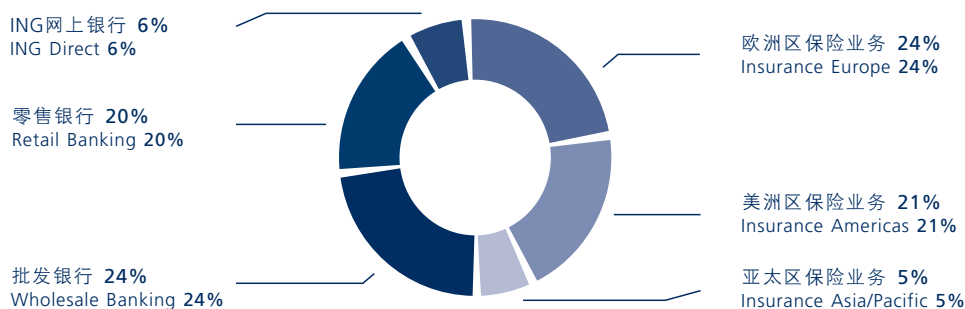
“Operating expenses for the Group remained under control, with underlying expenses up 4.2% including additional expenses to grow the business.”

“ING is taking new initiatives to accelerate growth organically and through bolt-on acquisitions. The recent agreements to buy Oyak Bank in Turkey, the Latin American pension business of Santander, and Landmark Investment Management in South Korea will build scale and give ING access to attractive new markets. Preparations continue for the launch of ING Direct in Japan later this year. Additional investments of EUR 65 million are anticipated in the second half to accelerate the commercial growth of ING Direct. Next year we will launch a retail bank in Ukraine as we continue to expand ING's retail distribution franchise eastward into the largest markets in the region.”

“Looking forward, ING's proprietary investment portfolio is expected to produce substantial gains in the second half which we will partially reinvest to support further organic growth. Credit markets have very recently become more turbulent, however, based on today's market circumstances we expect no material impact on 2007 earnings. The commercial performance of the business remains robust and we are confident that ING's risk profile and the diversification of our businesses will enable ING to continue to create value for shareholders while focusing on long-term growth.”

### 第二季度ING集团各业务单位对基本利润的贡献

### Underlying profit contribution of business lines in Q2



## 世界一级方程式大奖赛“赛道”商标广告启动 Global F1 branding campaign 'On Track'



世界一级方程式大奖赛法国站的ING赛道广告。  
ING on-track advertising at the French Grand Prix.

### ING投放的“赛道”广告包括：

ING澳大利亚大奖赛，3月15-18日  
雪邦，马来西亚，4月6-8日  
萨基尔，巴林，4月13-15日  
巴塞罗那，西班牙，5月11-13日  
蒙特卡洛，摩纳哥，5月24-27日  
蒙特利尔，加拿大，6月8-10日  
马格尼，法国，6月29日-7月1日  
纽博格林，德国，7月20-22日  
亨格罗林，匈牙利，8月3-5日  
伊斯坦布尔，土耳其，8月24-26日  
蒙扎，意大利，9月7-9日  
斯帕，比利时，9月14-16日  
富士，日本，9月28-30日  
上海，中国，10月5-7日

### Circuits with ING on-track branding include:

ING Australia Grand Prix, 15-18 March  
Sepang, Malaysia, 6-8 April  
Sakhir, Bahrain, 13-15 April  
Barcelona, Spain, 11-13 May  
Monaco, 24-27 April  
Montreal, Canada, 8-10 June  
Magny-Cours, France 29 June-1 July  
Nurburgring, Germany, 20-22 July  
Hungaoring, Hungary, 3-5 August  
Istanbul, Turkey, 24-26 August  
Monza, Italy 7-9 September  
Spa, Belgium, 14-16 September  
Fuji, Japan 28-30 September  
Shanghai, China, 5-7 October

ING在今年二月发布其在一级方程式“赛道”的广告方案，以配合ING对雷诺一级方程式车队的冠名赞助。在三年中，ING将赞助17站世界一级方程式大奖赛中14站的“赛道”广告，其中更包括冠名赞助在墨尔本举行的ING澳大利亚站大奖赛和将于2007年9月14至16日进行的ING比利时大奖赛。

通过对ING雷诺一级方程式车队的冠名赞助及对全球“赛道”广告的赞助，ING集团将进一步加强其作为全球领先金融机构的国际品牌知名度并使客户对ING提供的广泛的银行、保险和资产管理服务更加了解。这一组合还将树立ING作为一级方程式顶级赞助商的地位。

一级方程式大奖赛在全球拥有逾8.5亿代表不同年龄及阶层的观众，在举办世界一级方程式大奖赛的17个国家中，ING集团的业务遍布其中15个国家，一级方程式的赛道广告为加强ING国际品牌知名度提供了一个强有力的平台。与此同时，ING集团还将配合ING雷诺一级方程式车队进行有针对性的广告投放和市场推广活动。

“赛道”广告将会出现在一级方程式的赛道旁，以及一些悬挂在赛道上的位置。此项赞助的具体金额并未透露。

ING announced a global 'on-track' branding campaign in February to support its title sponsorship of the ING Renault F1 Team. For three years, ING will sponsor 14 of the 17 Grand Prix races and take title sponsorships of the ING Australian Grand Prix in Melbourne and the ING Belgium Grand Prix which took place from 14 to 16 September.

Trackside sponsorship combined with the title sponsorship of the ING Renault F1 Team will further build ING's global brand awareness as one of the world's leading financial institutions and build understanding for our broad provision of banking, insurance and asset management services. The mix will also position ING as one of the leading sponsors of Formula One.

With a global audience of more than 850 million viewers across a broad demographic, and with ING active in 15 of the 17 countries hosting Grands Prix, trackside branding offers a strong platform to boost ING's global brand recognition. ING will also support both the trackside branding and ING Renault F1 Team title sponsorship with a targeted advertising and marketing campaign.

The on-track branding package will provide trackside and, where applicable, bridge-based branding placements. The value of the package is not disclosed.

## ING集团携手新浪启幕金融网络整合营销

### ING and SINA form strategic online cooperation



2007年6月11日，ING集团与全球中文第一门户新浪正式签署战略合作协议，宣布将联合双方品牌，共同在2007年度金融网络整合营销领域展开全面合作。

ING Group entered into a strategic partnership with Sina, the top international Chinese-language web portal on 11 June 2007, with the announcement that the parties would launch co-branded comprehensive web-based financial marketing campaign in 2007.

ING保险亚太区中国区域总经理吴志盛先生和新浪首席执行官兼总裁曹国伟先生签定合作协议。  
Bartholomew Ng, Country Manager for China, ING Insurance Asia/Pacific, and Cao Guowei, CEO & President of Sina, signed the cooperation agreement.

这一合作在最佳的时机联合了双方各自的专长。中国快速发展的国内金融市场、网络技术的提升、网上交易的便捷、以及中国消费者不断增长的金融意识使网上金融交易的需求迅速上升。ING集团，作为世界顶级的多元化金融集团，在全球50多个国家为7,500多万客户提供保险、银行、资产管理服务。而新浪作为中国最佳的多媒体内容平台，旨在覆盖中国的高端用户；这刚好和ING在中国的高端市场策略一致。

新浪一直致力于为用户提供最好的网络资讯和互动服务，同时打造不断创新的整合营销平台，服务于广大的企业客户。在与ING的战略合作中，新浪将基于人气旺盛的F1频道与财经频道，通过网络广告及社区、论坛等互动营销手段为ING打造出一整套互动、精准的网络整合营销方案，并为用户带来更宽阔、更创新的金融理财视角。

作为这一合作的一部分，ING和新浪将开始共同推出一系列精心设计的市场营销方案，比如：

- 利用F1赛车比赛日急剧增长的访问量高强度增加广告的投放；
- 推出ING专栏，建立ING企业专题；
- 全面介绍ING集团，其产品和服务；
- 在F1赛车互动游戏栏目中推介ING；
- 组建ING世界一级方程式赛车粉丝圈；

此外，依托新浪财经频道的高访问量与高端用户群体，ING还将为理财意识较强的都市精英提供极具创新理念的理财服务。

ING保险亚太区中国区域总经理吴志盛先生说：“ING联合新浪在互联网上的推广将着重在创新，尝试更多以顾客需求为导向的传播形式，使更多顾客在新浪上体验丰富而周到的‘金融体验之旅’。ING与新浪网的合作为传统金融行业与互联网新媒体的全面合作提供了更多的机遇与挑战，也必将带来更多的惊喜。”

The partnership brings together two leading players in their respective areas of expertise and comes at an opportune time. China's rapidly developing financial domestic market, improvements in web technology, the ease of online transactions in China, and consumers' growing awareness of financial knowledge has led to rise in demand for online financial transactions. ING, a leading international financial services provider, provides insurance, banking and asset management to over 75 million clients in more than 50 countries globally. Sina, one of the best multimedia web portal providers in China, targets high-end customers which supports ING's market segmentation.

Sina has focused on providing the best online information and interactive services to web users. The portal also services a wide range of corporate clients, providing a comprehensive web marketing platform. In its strategic cooperation with ING, Sina will base ING's marketing promotion on Sina's popular F1 and financial pages of the site. Through online banners, and community and forum sections, Sina will work out a comprehensive and interactive campaign for ING, helping web users gain a deeper and more extensive understanding of finance.

As part of the plan, ING and Sina will start to rollout a number of well-designed marketing activities, such as:

- Advertising on the increasingly-visited F1 subsite;
- Launching the special ING column;
- Overall introduction of ING, its products and services;
- Promoting ING in F1 interactive games; and
- Building an ING F1 fans community, etc.

In addition, based on the huge number of visitors to Sina's Finance & Economics subsite, ING will provide innovative new direct online financial services for the urban mass affluent.

Bartholomew Ng, Country Manager for China, ING Insurance Asia/Pacific, says: "ING's web marketing strategy, in cooperation with Sina, is based on a creative marketing approach, experimenting with the publication of information for the web visitors with multimedia forms. The focus is on the customers' needs—to let potential customers experience and enjoy the carefully-designed "Tour of Financial Knowledge & Financial Products" site. The cooperation between ING and Sina will provide us more opportunities and sets us greater challenges as more customers approach ING."

ING保险亚太区中国区域总经理吴志盛先生(左二), ING保险中国首席代表杨丽君女士(左一), 新浪首席执行官兼总裁曹国伟先生(右二), 以及新浪销售和市场资深副总裁杜红女士(右一), 共同出席新闻发布会。

Bartholomew Ng, Country Manager for China, ING Insurance Asia/Pacific (second from left); Lily Yang, Chief Representative of ING Insurance in China (first from left); Cao Guowei, CEO & President of Sina (second from right); and Du Hong, Senior Vice President of Sales & Marketing of Sina (first from right) attended the press conference.



新浪首席执行官兼总裁曹国伟先生表示：“新浪领先的在线媒体平台，能帮助用户同时获得丰富的资讯和深度的互动。与ING的合作，恰好令双方的优势得到整合，我相信新浪的平台将会迅速推动ING集团在中国的品牌认知度并进一步扩展业务，同时这也是互联网新媒体与传统金融行业的一次全面合作。”

Sina CEO & President Cao Guowei notes that: “Sina’s online media platform brings extensive and in-depth information to the web visitors. The cooperation allows Sina to create valuable content in cooperation with ING. I am sure, with Sina’s web platform, ING could enhance its brand-name awareness and further develop its businesses in China. Meanwhile, it is the first-ever all-round cooperation in China between a web media portal and a traditional financial services company.”

ING保险亚太区中国区域总经理吴志盛先生，ING保险中国首席代表杨丽君女士，新浪首席执行官兼总裁曹国伟先生，新浪销售和市场资深副总裁杜红女士出席了新闻发布会，并回答了13家媒体的提问。

ING Insurance Asia/Pacific’s Country Manager for China Bartholomew Ng; Chief Representative for ING Insurance in China Lily Yang, Sina CEO & President Cao Guowei, Sina Senior Vice President of Sales & Marketing Du Hong were on hand at the press conference to answer questions raised by journalists from 13 news media.

## 太平洋安泰人寿保险公司：上海优秀的人寿保险服务供应商

### Pacific Antai Life Insurance Company: Shanghai’s outstanding life insurance service provider

由《解放日报·保险周刊》举办的第二届“上海保险论坛暨2006上海优秀服务保险公司”评选活动于2007年6月12日落下帷幕。解放日报社、上海保监局、上海市保险同业公会、上海市政协、上海消协有关领导，中外资保险公司高管，中央财经大学保险系、复旦大学保险系专家学者等嘉宾出席了颁奖仪式，并围绕“保险发展与和谐社会建设”的主题进行了探讨。

The second Shanghai Insurance Forum and 2006 Shanghai Outstanding Insurance Service Provider Public Evaluation, organized by *Insurance Weekly* and *Jie Fang Daily*, closed on 12 June 2007. Following the vote, a well-attended event saw participants and guests from senior government officials, top management of Sino-foreign joint venture insurance companies, insurance professionals and experts from academia come together for the awards ceremony and a seminar on the future development of the insurance industry.

这是《解放日报·保险周刊》第二次举办优秀保险服务评选。本次评选以包括ING集团在华合资保险公司太平洋安泰人寿保险公司在内的上海69家保险公司为评选对象，通过消费者问卷调查、读者问卷调查、专家暗访和综合评定等程序，最终评出“2006年度上海优秀服务保险公司”，借以树立保险客户服务典型，推进保险诚信体系建设，营造良好的保险发展环境，促进上海和谐社会的发展。

经广大读者参评、专家投票、保险公司互评等多程序多角度评选，太平洋安泰人寿荣获“2006年上海优秀服务保险公司”称号，同时“‘保险侦探’查真相，受益人获保险金”当选“2006年经典保险服务案例”。



太平洋安泰人寿保险公司，执行副总经理顾维明(右)代表公司出席了颁奖盛会并领取奖杯。

On behalf of Pacific Antai Life Insurance Company, Mr. Gu Weiming, Executive Vice President of ING Pacific Life (Right), participated in the awarding ceremony and took the honor.

This is the second time this event has been organized and hosted by *Insurance Weekly* and *Jie Fang Daily*. Sixty-nine insurance companies with operations in Shanghai, including Pacific Antai Life Insurance Company (PALIC), were included the evaluation. The 2006 Shanghai Outstanding Insurance Service Provider was selected through a tally of consumer questionnaires, newspaper readership submissions, professional votes, and other insurers’ evaluations.

The awards aim to establish a benchmark for customer service, promote the development of insurance service integrity, build a favorable environment for the industry’s growth and support social development of Shanghai.

## ING全球后备人才招聘会在华举行 ING Global Talent Recruitment in Beijing



◀ 从左到右: Jeroen Potjes、郑智豪、杨丽君以及吴志盛  
From left to right: Jeroen Potjes, Joseph Trinh, Lily Yang and Bartholomew Ng

6月10日, ING亚太区管理层, 包括ING亚太区区域总经理和首席财务官Jeroen Potjes、ING保险亚太区中国区域总经理吴志盛、ING保险中国首席代表杨丽君、以及ING亚太区管理发展区域总经理郑智豪等一行在北京出席了现场招聘活动。

ING的目标是为ING亚太区从中国的顶尖大学中选拔高素质、具有领导才能的人才。这一活动受到了MBA毕业生的热烈回应。他们表示, 他们现在更加了解ING, 并认识到ING的全球业务并不只提供保险服务, ING还拥有资产管理和银行业务。

应届毕业生被分为小组来研究“为什么中国发展如此迅速”的案例并分别阐述其观点; 竞争异常激烈。ING管理层团队的每个成员分别加入一个毕业生小组来倾听每个小组成员热情和兴奋的表述。各组都希望案例的阐述中与ING业务的关联, 并在富于创意的演示中超越对手。这一活动发掘出许多优秀的毕业生, 他们已与ING就应聘事宜进行协商, 并将被推荐到ING全球管理和职能管理项目中。

纵览整个活动, 其高素质的人才、活动的组织、以及这一活动对ING品牌在中国知名度的提升; 所有一切都给ING管理层留下了深刻印象。

A group of ING Insurance Asia/Pacific business leaders including Jeroen Potjes, Chief Financial Officer Asia Pacific & Regional General Manager; Bartholomew Ng, Country Manager for China, ING Insurance Asia/Pacific; Lily Yang, Chief Representative of ING Insurance in China; and Joseph Trinh, Regional Manager - Management Development Asia Pacific, headed to Beijing to conduct an eagerly anticipated recruitment event on 10 June.

They visited top universities in China in a targeted effort to develop a strong leadership pipeline of talent for the Asia/Pacific region. The event received positive feedback from the MBA graduates, with many admitting they now had a much better appreciation and understanding of ING as a global business that offered not only insurance, as many had perceived, but also asset management and banking.

Competition was fierce as graduates were asked to work in groups on a business case study entitled *Why China is Growing So Fast* and present their findings to the group. ING business unit managers were each assigned a group, observing great enthusiasm and excitement for the topic amongst the teams, which were keen to impress. Groups tried to outdo each other with their interpretations of the case, delivering well-thought out presentations. The graduates who stood out are now in talks with ING for positions in the Global Management and Functional Management programs.

Overall the business leaders were extremely impressed with the graduates' high caliber, and appreciated the opportunity to increase ING brand awareness in China.



一组应聘者代表正在认真进行案例分析  
A team of job candidates analyzing the case



招聘活动现场  
The recruitment event



太平洋安泰人寿保险公司董事会成员。前排左起依次为：杨丽君、吴志盛、施解荣、陶孟华、叶文燕。后排左起依次为：谢翠儿、王坚强、顾维明、曹贵仁、梁萃舜、吴宗良。

The board members of Pacific Antai Life Insurance Company. Front row, from left to right: Lily Yang, Bartholomew Ng, Shi Jierong, Maggie Taw and Ye Wenyan. Back row, from left to right: Tse Tsui Yee, Wang Jianqiang, Gu Weiming, Cao Guiren, Rockson Leung and Wu Zongliang.

## 太平洋安泰人寿保险公司召开第三届董事会第二次会议 Pacific Antai Life Insurance Company held board meeting

8月24日，太平洋安泰人寿保险有限公司第三届董事会第二次会议在上海召开。

On 24 August, Pacific Antai Life Insurance Company (PALIC) held a board meeting in Shanghai.

第三届董事会第二次会议由施解荣董事长主持，与会董事听取并审议了总经理室工作报告，对于公司2007年以来取得的经营绩效给予了充分肯定。

Shi Jierong, Chairman of the Board, chaired the board meeting. The board members carefully examined the work report of the General Manager's Office and were satisfied with the operational performance and the financial results the company achieved in 2007.

今年1至7月，公司实现保费收入4.14亿元，比去年同期增长17%；其中，新保业务同比增长31%。全公司围绕“卓越绩效年”这一经营主题，个险、团险、银保三大业务渠道均有新的突破，特别是个险渠道代理人活动管理成效显著，人均保费指标再创新高。1至7月成本和费用控制良好，经营绩效稳步提升，共实现利润4,095万元。

From January to July 2007, the company realized a total premium income of RMB 414 million, an increase of 17% over the same period last year during which new premium income increased 31%. Focused on the *Momentum of Profitable Growth*, the three business lines of the company, individual insurance, group insurance and bancassurance, all made new breakthroughs. Outstanding performance was achieved by the tied-agents, with their sales volume reaching a even higher level. During January to July, the company had strict control over costs and expenses, demonstrating operational results with the total profit of RMB 40.95 million.

在肯定成绩的同时，董事会要求公司上下进一步统一思想认识，紧紧抓住当前难得的发展机遇，加快发展步伐，提升经营绩效，努力实现2007年的各项经营目标。

While the board is satisfied with the company's operational performance, it also requires the company's management at all levels to focus on any opportunity to further business development, enhance the efficiency and speed up developments so that the performance targets of 2007 could be fulfilled.

会上还审议通过了关联交易管理制度、资产管理重大突发事件应急管理预案等议案，审议批准了公司合规负责人、财务负责人、总精算师、精算负责人、法律负责人、审计负责人和新闻发言人人选。

At the session, the board approved the related rules and control systems including the Transaction Administration and the Extraordinary Accidents Control Management. The board also approved the candidates for the positions of Compliance Manager, CFO, Chief Actuary, Actuarial Manager, Company Lawyer, Auditor and Company Spokesman.

公司监事长熊兴旺和其他监事会成员，以及公司经营管理层有关负责人列席了会议。

Xiong Xinwang, Chairman of the Supervisory Board, and the members of the Supervisory Board, as well as the company management concerned attended the board meeting.

## 第三届ING海峡杯情系两岸学子

### The Third ING Cross-Strait Cup a slam dunk



北京市教委副主任杜松彭(左四)、ING台湾安泰人寿总经理韦立俊(左五)、ING保险中国首席代表杨丽君(右三)、台湾高中体育总会秘书长孙朝(右四)、荷兰驻华使馆公使衔参赞马赛汉(左三)等相关高层出席了开幕式。The distinguished VIPs and ING management who presented the opening game include BMEC Deputy Director, Du Songpeng (4<sup>th</sup> from left); ING Life Taiwan's CEO, John Wylie (5<sup>th</sup> from left); ING Insurance's Chief Representative in China, Lily Yang (3<sup>rd</sup> from right); Chinese Taipei Sports Federation Secretary General, Sun Zhao (4<sup>th</sup> from right); and Netherlands Embassy Counselor, Marcel Floor (3<sup>rd</sup> from left).

以推动两岸体育与文化交流，面向奥运，培养后备篮球生力军为目标的“ING海峡杯”两岸高中生篮球交流活动第三届赛事于2007年8月20日至22日在北京圆满举行。在北京市教委、北京学生活动管理中心的大力支持和ING集团的资助与协助下，台北市立松山高中男队和台北市立第一高中女队两支台湾中学篮球代表队一行30余人应邀来到北京，与ING篮球训练营的四中、东直门中学、首师大附中等6支北京市中学篮球劲旅进行了友好比赛。

8月20日上午，第三届海峡杯开幕式在北京八一中学隆重拉开了帷幕。北京市教委副主任杜松彭、ING台湾安泰人寿总经理韦立俊、ING保险中国首席代表杨丽君、台湾高中体育总会秘书长孙朝、荷兰驻华使馆公使衔参赞马赛汉等相关高层出席了开幕式。当晚在古香古色的大宅门中式餐厅举行了隆重而别致的欢迎晚宴。

三天的时间里，ING台湾代表队与四中、东直门中学、首师大附中、二十二中、密云二中、三十五中这6支实力强劲的北京高中代表队分别进行了紧张激烈的比赛。此轮遭遇台北实力强劲的松山高中和北一女中，北京男女队虽然顽强抗争、积极拼搏，但大多在上半场过后就显得体力不支、章法显乱，连战两天都负于对方。最后一天，北京四中男队顶着一路不利的压力，本着两岸交流，友谊至上，赛出风格，赛出水平的精神，稳固后场、破坏对方进攻，连连突破，在全场一片欢呼声中终于以78:75战胜了松山高中队。

参加此次“海峡杯”的这6支北京代表队中的成员大多来自ING赞助的奥运篮球训练营。作为2003年ING集团与北京市教委签署协议设立三年约600万元的“ING北京2008奥运基金”的一部

Senior high school basketball teams from two Taipei schools and six teams from Beijing put their dribbling skills to the test during the two-day *ING Cross-Strait Cup*, now in its third round. The ING initiated and sponsored event brings together senior high school students from China and Chinese Taipei for friendly matches.

The opening game was held at Beijing Bayi Middle School and the celebratory mood in the stands could not be missed with the many VIPs attending, including BMEC Deputy Director, Du Songpeng; ING Life Taiwan's CEO, John Wylie; ING Insurance's Chief Representative in China, Lily Yang; Chinese Taipei Sports Federation Secretary General, Sun Zhao; and Netherlands Embassy Counselor, Marcel Floor.

The *Cross-Strait Cup* ran from 20 to 22 August and received great support from BMEC, the Beijing Students Activities Management Center and the assistance and sponsorship of ING Group.

Most of the Beijing teams are members of the ING-sponsored training camp for the 2008 Olympics. The *Cross-Strait Cup* was spawned as part of the ING Fund for the 2008 Beijing Olympics agreement signed between ING and the Beijing Municipal Educational Commission (BMEC) in 2003, which was to run for three consecutive years. This is the final year of the agreement that has seen ING donate a total of RMB6 million towards training a group of excellent basketball talents in Beijing for the coming Olympics. Lily



开幕式上各参赛中学篮球队的运动员。  
The middle school basketball teams that played at the opening ceremony.

分，连续三年的海峡杯至此告一段落。海峡杯赛事ING资助并训练、培养了一批素质优、竞技能力强的北京地区高中篮球奥运人才。为促进海峡两岸青少年的体育、文化及其他多领域的交流，为推动中国体育事业发展做出了贡献。

本次活动也得到了ING旗下首创安泰人寿保险有限公司的大力支持，他们为三天比赛的现场观众赠送了保额约600万元的意外险。

Yang said of the tournament: "We are pleased to facilitate again the exchange between young people from both the mainland and island in various fields like sports and culture, and to make a contribution to the continued development of sports in China."

ING Capital Life Insurance, Beijing Branch showed its support by providing RMB 6 million worth of life accident insurance as a donation to all the players that participated in the cup matches.

两岸选手激烈的比赛，展示高超的球技。 Fierce competition and excellent basketball skills were on display.



## ING狮子沙雕作品亮相大连金石滩黄金海岸 Sculpted ING lion makes an appearance at Jinshitan Beach in Dalian City



从2007年7月中旬至9月底，一个以ING狮子为主题的大型沙雕作品出现在大连金石滩黄金海岸。选择这一时机并结合当地环境特点，利用沙雕的形式打出特色企业形象广告，新颖生动，取得了非常理想的品牌宣传效果。整个狮子沙雕基宽7米，作品高3米，共用掉80多吨细沙，由2名专业沙雕师用3天的时间精心雕筑而成。如今，这一沙雕狮子已经成为游客争相合影的焦点。

大连是中国著名的旅游城市，也是首批三座“中国最佳旅游城市”之一。自2004年以来，大连根据城市特点，大力发展其独特的旅游产业—阳光，大海和沙滩。在国家级旅游度假区金石滩每年举办“大连国际沙滩文化节”；并在去年7月兴建了酷似迪士尼乐园的“发现王国”游乐项目。

在大连旅游的黄金季节（每年的7月至10月），数百万游客出现在素有“大连后花园”美誉的金石滩，徜徉在美丽的“黄金海岸”，日均游客量达4-5万人。此外，金石滩也是今年9月6日至9月8日在大连举行的“中国夏季达沃斯”（世界经济论坛，达沃斯论坛）的一个重要分会场，来自全球90个国家和地区的政界和商界的代表约2,000人与会，齐聚在金石滩。

From the middle of July to the end of September 2007, a large sand-art masterpiece of the ING lion was exhibited at the Jinshitan Beach in Dalian City. The huge sand lion, vivid and lifelike, has achieved very good promotional results. The base of the lion is seven meters wide and it stands three meters high. It took two professional sand artists three days and 80 tons of sand to build. Today, the lion has become a popular holiday stop on tourists' itineraries.

Dubbed a 'China Tourist City', Dalian is one of three cities granted such a title. Since 2004, Dalian has actively embarked on a strategy to promote its special features—sun, sea and sand. The Dalian International Beach Carnival is now held annually at Jinshitan Beach, designated a national tourist resort. An amusement park similar to Disneyland called the 'Kingdom of Discovery' was also completed last July.

During the tourist season (July to October), millions of tourists visit Jinshitan Beach, with around 40,000 to 50,000 people each day making the trip. During 6-8 September, over 2,000 senior politicians and economic leaders from more than 90 countries gathered in Dalian for the World Economic Forum (Davos Forum), with Jinshitan featuring prominently in the conference sightseeing schedule.



## “首创安泰人寿大连市民沙雕大赛”更加精彩

### Dalian International Sand Art Competition gets bigger

2007年8月初，大连金石滩黄金海岸吸引了众多市民和游客的关注，而吸引他们的并不是身着比基尼的美女。34组参赛的沙雕爱好者齐聚黄金海岸，激烈角逐象征市民沙雕比赛最高荣誉的金铲大奖。

这一代表着沙雕比赛最高荣誉的金铲大奖将授予“首创安泰人寿市民沙雕大赛”的最终优胜者。从2004年开始，首创安泰人寿开始冠名赞助举办“首创安泰人寿市民沙雕大赛”，如今这项赛事已经发展成为每年大连国际沙滩文化节上最具特色和最成功的活动之一，吸引了众多市民和游客的关注。

It was not the bikinis that pulled in the crowds at Golden Pebble Beach in Dalian at the beginning of August. About 34 teams of sand sculpture lovers, gathered on the beach to see who would take home the Golden Shovel Award during this annual event.

The prize—much coveted among sand artists—is given to the winner of the annual ING Capital Life / Dalian International Sand Art Competition held on the beach. Since 2004, ING Capital Life has been the title sponsor of *Dalian International Sand Art Competition*, which has become one of the most successful activities in the annual *Dalian International Beach Carnival*.



首创安泰人寿副总经理宫郁雯女士致词并宣布“2007首创安泰人寿市民沙雕大赛”开始。  
Cherry Kong, Deputy General Manager of ING Capital Life, delivered a speech and announced 2007 ING Capital Life / Dalian International Sand Art Competition began.



吉祥奥运，快乐沙雕。  
May the Olympic Friendlies bring us fortune and good luck.



参与就有收获!  
Participation means gain!

在雄伟的ING狮子旁，一件件生动形象的沙雕作品呈现在眼前，有可爱的海龟、雄伟的城堡、慈祥的老人等许多传统造型，而随着2008奥运的临近和《变形金刚》的热映，可爱的福娃和精致的汽车作品也出现在赛场中。

最终，上届金铲奖得主李治宇等创作的“母女听海”再次征服了裁判，蝉联“金铲奖”；而连续四年参加市民沙雕大赛的贾连武老先生也第三次收获“银铲奖”。

本次沙雕大赛决赛的一、二等奖品仍然是由首创安泰人寿提供的价值人民币3,000元“金铲子”和价值人民币1,000元的“银铲子”。

Besides the majestic ING lion, some of the other impressive works of art that emerged from the sand were a lifelike sea turtle, a castle, an amiable old man, the Beijing 2008 Olympic Games mascot, and a few car characters from the movie Transformers.

Li Zhiyu, the winner of last year's Golden Shovel Award, again captured the judges' votes this summer with his mesmerizing "Mother and Daughter Listen to the Sea" securing him the Golden Shovel Award for 2007. Jia Lianwu, an elderly man who has participated in the Sand Art Competition for the past four years, won the Silver Shovel Award for the third time.



形态各异的老人 Happy old men

海龟与鳄鱼 Sea turtle vs. Crocodile

ING Capital Life sponsors the Golden Shovel and Silver Shovel Awards, which have values of RMB 3,000 and RMB 1,000 respectively.



2004年金铲奖作品《狮王》  
The King of the Lions, 2004 Golden Shovel Award winner



2005年金铲奖作品《阿里巴巴的财富之门》  
Alibaba, the Gate to the Fortune, 2005 Golden Shovel Award winner



2006年金铲奖作品《大连：北方沿海的龙头》  
Dalian, the Head Dragon in Coast of North China, 2006 Golden Shovel Award winner



2007年金铲奖作品《母女听海》  
Mother and Daughter Listen to the Sea, 2007 Golden Shovel Award winner

## 太平洋安泰人寿“金喜人生”保障理财计划和优秀代理人在获“上海第三届保险产品博览会”上获奖

### Pacific Antai Life Insurance Company investment-linked product and tied-agents praised at the *Third Shanghai Insurance Products Expo*

在经过1个月的连续展示、50万市民的网络投票和来信评选之后，“金喜人生”保障理财计划—一款ING在华合资人寿保险公司太平洋安泰人寿在今年年初刚推出的保险产品—在“上海第三届保险产品博览会暨最受欢迎保险产品评选”活动的隆重颁奖典礼上一举获得了投资类大众“口碑奖”。

而太平洋安泰人寿的代理人陈忠脱颖而出，荣膺了“服务明星”称号，太平洋安泰人寿的代理人王敏、邵宏磊、郑翠凤等三人获得了“优秀代理人”荣誉称号。

本次活动保留了以往市民最关注的“最受欢迎保险产品”评选的环节，汇集了上海市场上销售的上千个不同类型的寿险产品。这些产品经过了1个月的连续展示，最终由50万市民进行网络投票和来信参与评选。

本次活动还特别开通了“优秀代理人”和“服务明星”评选的通道，以充分展示代理人、服务明星们的风采，并将他们推荐给市民，帮助市民认识保险，了解需求，正确购买适合自己的保险产品。

“上海第三届保险产品博览会暨最受欢迎保险产品评选”活动由解放日报报业《新闻晚报》主办，上海市保险同业公会全程支持，整个活动以爱心公益为主线，体现出了人寿保险的精髓—抵御风险，展示关爱。

太平洋安泰人寿优秀代理人、“服务明星”陈忠上台领奖并发言。

Chen Zhong, 'The Star of Service' and an excellent agent of Pacific Antai Life, made a speech on the stage when he was awarded the honor.



市场管理部副总经理韩若梅女士代表太平洋安泰人寿领取了投资类大众“口碑奖”。

Han Ruomei, Vice President of Sales & Marketing Department, on behalf of Pacific Antai Life, accepted the prize of the *Investment-linked Product of Public Praise*

Jin Xi Ren Sheng Endowment—an insurance product launched at the beginning of this year by ING's joint venture Pacific Antai Life—won the top prize for investment-linked products at the Grand Award Ceremony of the *Third Shanghai Insurance Product Expo* where the results of a month-long poll of 500,000 consumers were announced.

Also recognized for their above average performance were Chen Zhong, one of Pacific Antai Life's tied-agents, who was awarded "The Star of Service" accolade. Wang Min, Zhao Honglei and Jia Cuifeng, three more Pacific Antai Life tied-agents, were each recipients of *The Best Tied-Agent* awards.

The survey for *the most popular insurance product* recommendation rated more than 1,000 life insurance products currently on sale in Shanghai. After a month on display more than 500,000 people cast their votes either via internet voting or written submissions.

The 'Best Tied-Agent' and 'The Star of Service' were two new awards added to this year's competition to raise public awareness about what excellence and top service should be expected from agents. The awards also help increase consumers' life insurance knowledge and help them select the right life insurance products in accordance with their financial needs.

The *Third Shanghai Insurance Product Expo & Most Popular Insurance Product Public Appraisal* is organized by *News Evening*, Jie Fang Daily Group's Shanghai daily evening newspaper, and fully supported by the Shanghai Insurance Association. The event, focused on the theme of Love, Care and Public Good, tying in with the essence of life insurance.

## ING在华合资公司首创安泰人寿 河南省分公司正式营业

### ING, first foreign insurer granted Henan license



6月25日，ING保险在华合资公司—首创安泰人寿保险有限公司河南省分公司成为了首家在河南省开业的中外合资人寿保险公司。

自从获准在河南省省会郑州筹建分公司的时期内，首创安泰人寿河南分公司首先着力组建一支拥有国际水准的公司管理团队。目前河南分公司下设个险部、客户服务部、综合管理部等部门。在行销人员方面，首创安泰人寿河南分公司采用目前ING集团在亚太区市场经实践证明的“最佳业务模式”，通过严格选拔和系统学习，持续培养高素质的寿险理财规划师。

产品方面，根据市场状况，首创安泰河南分公司在开业初期将首推传统个人寿险产品，包括意外、医疗、重疾、年金、两全等五大类二十多个品种，可以满足客户人生各阶段的风险保障和退休后的财务需求。此外，虽然是传统保障型产品，但在产品开发细节上充分体现出ING的创新精神和客户导向。不仅所有保险合同都将采用客户通俗易懂的语言，“保证续保”使保单持有人可以转移至另一有效产品，“产品更约权”、“保额增加权”等特色条款以及儿童、女性专属产品也都会为郑州市民带来“与众不同”的保险体验。

首创安泰人寿总经理董宏良表示，作为第一家在河南开业的“洋保险”，首创安泰深知自己所担负的使命和期望。位于大连的首创安泰人寿总公司将会全力支持河南分公司的发展，为河南消费者提供具有国际竞争力的保险产品与服务，同时，首创安泰也将为河南的保险业带来一些新的理念，并与当地同业一起，积极推动河南寿险市场的健康、持续发展。

On 25 June, ING Capital Life Insurance Company Henan Branch became the first Sino-foreign joint venture life insurance company licensed to operate in Henan Province.

In preparation for the branch opening in the capital city of Zhengzhou, ING Capital focused on setting up a management team of international standard. It has to date set up its Agency, Customer Service and Integrated Management departments. As regards training agents, the Henan Branch has adopted ING Insurance Asia/Pacific best practice to cultivate life insurance financial consultants through a strict selection process and systematic training.



▲ 首创安泰人寿保险有限公司河南省分公司  
ING Capital Life Insurance Company Henan Branch

In terms of products, the Henan Branch will first introduce traditional personal life products, including accident, medical, critical illness, annuity and endowment insurance, which can typically satisfy customers' lifetime insurance and retirement requirements. Furthermore, the range incorporates ING's innovative and customer-orientated approach to product development. Not only are all the contract clauses easy to understand, but many of the features such as guaranteed renewal; allowing the policyholder to transfer to another

eligible product; and increasing the insured amount, and some children's and women's products, will be new options for Zhengzhou residents.

ING Capital Life General Manager Rex Tung says: "As the first foreign insurance company to open in Henan, ING Capital Life takes on a lot of responsibility and aims to set high expectations. The Dalian-based headquarters will actively support the Henan Branch 100% to help develop and provide consumers with competitive products and services. At the same time, ING Capital Life will be bringing new ideas to Henan's insurance industry to help healthy and sustainable development of the market."

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