

「倍輕鬆」儲蓄保障計劃

Wealth Builder Life Insurance Plan

「倍輕鬆」是一份終生的儲蓄保障計劃，助你掌握未來，實現財務理想。這計劃不但令你及家人的生活無牽無掛，倍感安心自如，更能讓你分享公司的投資成果，是一個理想的儲蓄計劃。

未雨綢繆 生活更有保障

「倍輕鬆」是你對摯愛親人的一份承諾，為他們帶來最完善的生活保障。萬一你遭遇不幸，你的摯愛家人將會獲得一筆可觀的現金，包括保障額及各項累積紅利及利息，用作償還樓宇按揭、子女教育經費或未來生活費，使你生活倍感安心自如。

累積紅利 儲蓄更快增長

「倍輕鬆」是一個完善奏效的儲蓄計劃。你不但可在每年獲派發優厚的「年終紅利」，更可於保單生效滿十年開始，於保障期滿，退保或賠償時享有額外的「終期紅利」。此外，你更可把「年終紅利」累積起來，運用複息計算的優點，令你的儲蓄更快增長，帶來更高利益。

多種收取紅利方式 靈活簡便

同時，為方便你靈活理財，這個計劃特別為你提供多種收取紅利的方式供你選擇，靈活方便：

- 繼續累積紅利，賺取更多利息
- 按年提取紅利
- 用以繳付未來保費
- 用以購買額外的保障

實力雄厚 現金保證

美國萬通亞洲財務穩健、實力雄厚，為你提供一筆完全獲保證的現金，使你倍感安心。

With **Wealth Builder**, your financial future is insured. It gives you permanent protection and because the policy lasts a lifetime, your future is secured. What's more, this participating policy lets you share the profits of MassMutual Asia and enjoy long-term savings.

Financial security always comes first

Wealth Builder is designed to ensure that your loved ones have the greatest security you can possibly give them. In the event of your death, your family will receive a significant amount of immediate cash including the Sum Insured, accumulated dividends and interest to use as they wish.

Make the most of your money

Wealth Builder is a superior vehicle for savings. Every year, you are entitled to an Annual Dividend. And from the 10th policy anniversary onwards, an additional Terminal Bonus will be declared. What's more, the Annual Dividends can be pooled to earn more interest. And through the power of compounding, you will enjoy a high return over the long term.

You decide how to receive the dividends

In order to provide total financial convenience, Wealth Builder gives you various options for your dividends:

- accumulate in the Company as savings
- cash-in for use every year
- pay future premiums
- convert into paid-up additions

Guaranteed Cash Value

A guaranteed lump sum is at your finger tip to meet your needs. This Cash Value is absolutely "guaranteed", backed by our financial standing and proven business record.

即時現金 財務週轉更輕鬆

若你需要額外現金應急，「倍輕鬆」能即時為你作出安排，助你資金調動自如。你只需填妥申請表，連同保單一併交回，便可獲高達保證現金價值 90% 的貸款額（不包括額外的「終期紅利」在內），最為方便。此項貸款服務的特點是令你為摯愛家人提供保障及實現儲蓄計劃的同時，毋須為籌措現金以應不時之需而煩惱，使你生活倍感輕鬆。

隨意選擇繳付保費年期

為完全迎合你的財務需求，「倍輕鬆」備有多種繳付保費年期供你選擇：由 10 年至 85 歲不等。此外，保費將維持不變，使你的經濟開支更有預算。

An instant source of money

If you need cash in a hurry, simply present your insurance policy to us with an application form and you will have instant access to a policy loan of up to 90% of the Guaranteed Cash Value, excluding Terminal Bonus.

Free to choose your premium payment term

You can select the most convenient premium payment term from 10 years up to age 85, depending upon your needs and financial situation. Moreover, the premium will stay exactly the same throughout the years.

「倍輕鬆」保險用語

年終紅利 - 每年你可獲派發「年終紅利」以分享公司的溢利，而你可將該紅利撥存於保單賬戶內，繼續累積以賺取更多利息，亦可按年提取紅利使用或用作繳付未來保費等。

終期紅利 - 為鼓勵長期持有保單的客戶，公司會在保單生效滿十年起，派發「終期紅利」。而該紅利將於每年宣佈後十二個月內，於保障期滿或退保或受保人身故時給予保單持有人或受益人。

保證現金價值 - 美國萬通亞洲實力雄厚，提供一筆獲保證的現金予每位客戶。而該款項為退保價值的一部分，於退保時可一併提取使用。

退保價值 - 如你在保單期滿前退保，亦放棄所有保單內訂定之權利，便可取回保單的退保價值。一般而言，這權利在保單生效二、三年後方可使用。

減額清繳保障 - 若你將來在生活保障上的需求有所遞減，可選擇停繳保費，運用保單的退保價值轉購另一份保額較少的保障計劃，而日後則毋須繳交任何保費。

Terminology for Wealth Builder

Annual Dividend - You may share in the Company's surplus or profits in the form of cash dividend to enhance your coverage. This dividend is declared annually and may be applied under one of the dividend options, e.g. to leave for accumulation or to pay future premiums, etc.

Terminal Bonus - To reward all our long-persisting policyholders – like you, an additional bonus is distributed from the 10th policy anniversary onwards. It is declared by the Company annually and payable to the policyholder or the beneficiary in the following 12-month period upon the maturity or surrender of the policy or death of the Insured.

Guaranteed Cash Value - The amount of cash grows on a guaranteed basis and forms a portion of the Surrender Value.

Surrender Value - This represents the amount of cash you will receive when you surrender the policy before the maturity date. For most policies, Surrender Value is available after the policy has been in-force for two to three years.

Reduced Paid-up Insurance - If your need for life insurance is reduced in later years, you may choose to stop making premium payments and use the Surrender Value to purchase an insurance of a reduced Sum Insured.

重要資料

紅利 / 終期紅利理念

你的保單為分紅保險計劃並可分享由我們釐定之相關產品組別中的盈餘。於釐定週年紅利及 / 或終期紅利時，我們致力確保保單持有人和本公司能得到合理的盈餘分配。我們將最少每年檢視及釐定週年紅利及 / 或終期紅利一次。我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定保單的週年紅利及 / 或終期紅利。

理賠：包括產品所提供的身故保障的成本。

支出費用：包括與保單直接及間接有關的費用。

投資回報：包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及滙率而影響。

退保：包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的週年紅利及 / 或終期紅利，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之週年紅利及 / 或終期紅利。

投資政策、目標及策略

美國萬通保險亞洲有限公司（「美國萬通亞洲」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

美國萬通亞洲採取積極的資產配置策略，資產分佈將會不時因市場環境的轉變及經濟展望而作出調整。

為達至長線目標回報，美國萬通亞洲採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	0% - 20%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

Important Information

Dividend / Terminal Bonus Philosophy

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Annual dividends and/or terminal bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. The annual dividends and/or terminal bonuses will be reviewed and determined by us at least once per year. In determining the annual dividends and/or terminal bonuses, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, the following into account.

Claims: These include the costs of providing coverage such as death benefit.

Expenses: These include both direct and indirect expenses related to the policy.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable annual dividends and/or terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger annual dividends and/or terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

MassMutual Asia Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, including global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

MassMutual Asia Ltd. implements a proactive asset-allocation strategy and asset allocations are adjusted in response to changing market conditions and economic outlook.

To achieve the long-term target returns, MassMutual Asia Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

股票類資產主要包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。

詳情請瀏覽本公司網頁 <http://corp.massmutualasia.com/tc/Insure/Life-Insurance/Hong-Kong/Wealth-Builder-Life-Insurance-Plan.aspx>。

主要產品風險

繳付保費年期及保障年期

你應就已選擇的繳付保費年期持續繳付保費。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過當時的保單最高貸款額（即保證現金價值的 90%），保單的所有保障將會終止，而於償還保單債項後所剩餘的退保價值（如有）將會支付予你。

保障年期最長可至受保人 100 歲。

終止

在下列任何情況下，保單將會終止：

- 於保障到期日當日
- 寬限期屆滿，除非自動保費貸款適用
- 保單貸款到達最高限額
- 保單持有人呈交書面要求終止本保單
- 受保人身故

提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的退保價值或會遠低於你的已繳保費。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司（香港：香港灣仔駱克道 33 號美國萬通大廈 27 樓 / 澳門：澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座），並確保本公司的辦事處於交付保單的 21 天內，或向你 / 你的代表人發出《通知書》（說明已經可以領取保單和冷靜期屆滿）後起計的 21 天內（以較早者為準）收到書面要求。於收受書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

Equity-like assets include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For more details, please visit our website at <http://corp.massmutualasia.com/en/Insure/Life-Insurance/Hong-Kong/Wealth-Builder-Life-Insurance-Plan.aspx>.

Key Product Risks

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit (i.e. 90% of the Guaranteed Cash Value), all coverage under the policy will be terminated and the Surrender Value (after deducting any Policy Debt) will be paid to you (if any).

The benefit term is up to age 100 of the Insured.

Termination

The policy will be terminated when one of the following events occurs:

- On the Benefit Expiry Date
- The Grace Period ends, unless the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Maximum Loan Limit
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Surrender Value considerably less than the total premiums paid.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong/ Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

「倍輕鬆」儲蓄保障計劃一覽表

Wealth Builder Life Insurance Plan – At a Glance

保障 Benefit	
年終紅利 (非保證) Annual Dividend (Non-guaranteed)	每年宣佈，並於保單週年日撥入保單。 Declared annually and credited to the policy on each policy anniversary.
終期紅利 (非保證) Terminal Bonus (Non-guaranteed)	在保單生效滿 10 年起於每年保單週年日宣佈，並將於每次宣佈後 12 個月內，在受保人於保障期滿前身故、退保或保障期滿時派發。 Declared on each policy anniversary from the 10 th policy anniversary onwards and paid on the death of the Insured prior to the Maturity Date or surrender or maturity of the policy provided this occurs within the 12-month period following the declaration.
退保價值 ¹ Surrender Value ¹	保證現金價值 + 累積紅利及利息 (如有) + 終期紅利 (如有) Guaranteed Cash Value + Accumulated Dividends and Interest (if any) + Terminal Bonus (if any)
身故保障 ² Death Benefit ²	基本保障額 + 累積紅利及利息 (如有) + 終期紅利 (如有) + 紅利繳清保險的保障額 (如有) Basic Sum Insured + Accumulated Dividends and Interest (if any) + Terminal Bonus (if any) + Paid-up addition sum insured (if any)
保單資料 Policy Information	
保單類別 Plan Type	基本計劃 Basic Plan
保單貨幣單位 Currency	香港保單：美元 / 港元 澳門保單：美元 / 澳門元 Policy Issued in Hong Kong: US\$/HK\$ Policy Issued in Macau: US\$/MOP
繳付方式 Payment Mode	每年 / 每半年 / 每季 / 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment
最低保障額 Minimum Sum Insured	US\$30,000 美元 / HK\$ / MOP240,000 港元 / 澳門元
投保資料 Basic Information	
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	保費繳付至 65 歲 Premium payment up to age 65 : Age 0-55 歲 其他 Others : Age 0-65 歲
保障年期 Benefit Term	至 100 歲 To Age 100
繳付保費年期 Premium Payment Term	10/20 年 或 至 65/85 歲 10/20 Years OR To Age 65/85

¹ 任何保單貸款將會從退保價值中扣除。

Any policy debt will be deducted from the Surrender Value.

² 任何保單貸款及受保人身故的該個保單年內未繳付的保費將會從身故保障額中扣除。

Any policy debt and any unpaid premium for the policy year in which the death of the Insured occurs will be deducted from the Death Benefit.

本冊子只提供計劃的一般資料，只供參考之用，並非保單的一部分。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555 / 澳門 (853) 2832 2622。This brochure contains general information, is for reference only and does not form part of the policy. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

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