

可轉換之每年續期保障計劃

「可轉換之每年續期保障計劃」是美國萬通亞洲為你呈獻的優惠保險計劃。

靈活保障期

為配合生活環境的轉變，「可轉換之每年續期保障計劃」為你提供靈活的保障。你可以根據個人需要每年續期一次；更重要的是，這項「保證續期權益」最長可達 100 歲。

合理保費

「可轉換之每年續期保障計劃」是一個純壽險保障計劃，你只需繳付低廉的保費，便能讓摯愛家人獲得理想的財務保障。於每年續期時，保費便會根據你於續期時的歲數而作出調整。

保證可轉換為其他計劃

「可轉換之每年續期保障計劃」更為你提供一項獨特的權利。於 60 歲前的保障年內，你可隨時將計劃轉換為其他儲蓄或終身保障計劃。即使不幸患上疾病或遭遇意外，亦不會影響這項權益，你無須出示醫生證明，亦能獲得終生保障。

重要資料

繳付保費年期及保障年期

如本計劃屬於基本計劃

繳付保費年期及保障年期最長可至受保人 100 歲。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止。

如本計劃屬於附加保障

繳付保費年期及保障年期最長可至(1)受保人 100 歲，或(2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

如本計劃屬於基本計劃

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
- 保單持有人呈交書面要求終止本保單

- 受保人身故

如本計劃屬於附加保障

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），保單/附加保障會於每個保單週年獲續期一年。在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

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日）後起 21 天內（以較早者為準）收到書面要求。於收妥書面要求後，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。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，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。

Yearly Renewable and Convertible Term Insurance

Yearly Renewable and Convertible Term Insurance gives maximum insurance protection for your premium dollar.

Responding to Your Security Needs

As circumstances change, you may need to extend your insurance coverage for your family. No matter what period of coverage you need, this plan provides the most flexible benefit terms as it is guaranteed renewable every year up to age 100.

Within Reach

Because this is a pure protection plan, you and your family will enjoy financial security for the lowest initial outlay. Should you need to extend your coverage for a further year, the premium will be adjusted according to your age at the date of renewal.

Guaranteed Convertibility

Term Insurance can be converted into a universal life plan or savings plan whenever it makes good sense to do so. This is a very valuable feature if sickness or accident means you are unable to buy a permanent plan before age 60 - or may do so only at higher rates. The right to convert without a medical examination is guaranteed.

Important Information

Premium Payment Term and Benefit Term

If the plan is a Basic Plan

The premium payment term and the benefit term are up to age 100 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated.

If the plan is a Supplementary Benefit

The premium payment term and the benefit term are up to (1) age 100 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

If the plan is a Basic Plan

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

- On the Benefit Expiry Date
- The Grace Period ends
- The policy owner submits a written request to terminate this policy
- The Insured dies

If the plan is a Supplementary Benefit

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The policy will be renewed at each policy anniversary upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan at the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

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.

The above contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. 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.