



*Make the right choice
and enjoy a worry-free
retirement!*



Rex Tso
Lifetime Annuity Owner

**Act NOW to enjoy a
Premium Discount of up to \$10,000!**

Subscribe Now and Enjoy Lifetime Annuity Income

MassMutual Asia's **Target Lifetime Annuity Saver** is a genuine lifetime annuity plan, a benefit not widely available in the market, enabling you to secure lifelong monthly income and enjoy a worry-free retirement.

3 Key Advantages:

- 1** Lifetime annuity income
- 2** 3% p.a. guaranteed interest rate during the accumulation period^a
- 3** Enjoy retrospective additional interest, Guaranteed Special Bonus, and Extra Bonus

Case Study: Rex Tso^b

-  **Pay \$3,000 a month from age 30**
-  **Receive \$21,000 a month in your retirement with a guaranteed monthly annuity payout for life**



Annuity Plan
BEST-IN-CLASS

BENCHMARK
Wealth Management Awards 2017
Annuity Plan – Best in Class



Excellence Performance
Insurance – Retirement Plan

Bloomberg Businessweek
Financial Institution Awards 2017
Retirement Plan – Excellence Performance



Subscribe Now to Enjoy up to HK\$10,000 Premium Discount!

From **April 3 to June 29, 2018¹**, you can enjoy a premium discount of up to HK\$10,000 upon successful application for a **Target Lifetime Annuity Saver**, **Target Education Smart Saver** or **PrimeWealth Saver** with an average target monthly premium* meeting the requirements shown below.

Premium Discount Amount	HK\$ 10,000	HK\$ 1,000
Average Target Monthly Premium (for premium payment term of 10 years or above)	US\$2,000/HK\$16,000 or above	US\$375/HK\$3,000 or above

- Premium discount amount is determined by the policy currency. If the policy is denominated in HK\$/MOP, the premium discount amounts are HK\$/MOP1,000 and HK\$/MOP10,000 respectively; and if the policy is denominated in US\$, the premium discount amounts are US\$125 and US\$1,250 respectively.
- * If the policy is denominated in HK\$/MOP and with a premium payment term of 10 years or above, the minimum annualized target premium must be HK\$/MOP36,000 and HK\$/MOP192,000 respectively (equivalent to an average target monthly premium of HK\$/MOP3,000 and HK\$/MOP16,000 respectively). If the policy is denominated in US\$, the minimum annualized target premium will be US\$4,500 and US\$24,000 respectively (equivalent to an average target monthly premium of US\$375 and US\$2,000 respectively).
- * If the policy is denominated in HK\$/MOP and with a premium payment term of less than 10 years, the minimum annualized target premium must be HK\$/MOP72,000 and HK\$/MOP384,000 respectively (equivalent to an average target monthly premium of HK\$/MOP6,000 and HK\$/MOP32,000 respectively). If the policy is denominated in US\$, the minimum annualized target premium will be US\$9,000 and US\$48,000 respectively (equivalent to an average target monthly premium of US\$750 and US\$4,000 respectively).

Remarks:

- The guaranteed interest rate is only applicable to a policy that has been in force for 15 years or more.
- The above example is based on a 30-year-old male customer insured with "Target Lifetime Annuity Saver". The target premium is paid annually and the figures for the projected monthly annuity income and projected total annuity income are rounded to the nearest thousand dollars. The figures illustrated are based on the current assumed crediting interest rate of 4.5% p.a. (including the current assumed base crediting interest rate of 4% p.a. and the current assumed retrospective additional interest rate of 0.5% p.a.), Guaranteed Special Bonus, current assumed Extra Bonuses, premium paid up to date, premium payment term, and current scale of charges for the plan. The current assumed crediting interest rates are not guaranteed and do not represent the upper or lower limits of the actual rate to be declared. The current assumed crediting interest rates are for reference only. The annual annuity income is calculated based on the accumulated cash value, lifetime fixed-income annuity option, and current assumed annuity rate. The annuity rate is calculated based on the mortality rate, annuity interest rate, expenses, etc. The actual annual annuity income will be calculated based on the annuity rate in effect on the annuity date.
- The earliest annuity date is at the 10th policy anniversary or the policy anniversary following the insured reaching age 55, whichever is later. Current requirement on minimum cash value for annuity conversion is US\$10,000 or HK\$/MOP80,000.
- This promotion flyer contains general information on "Target Lifetime Annuity Saver". Please refer to the policy document for benefit coverage and exact terms and conditions of the respective insurance plans.

Terms and Conditions:

- Insurance application must be submitted and received by MassMutual Asia Ltd. ("the Company") between April 3 and June 29, 2018 ("the Promotion Period"), and the application must be approved with the first premium payment paid on or before July 27, 2018, in order to enjoy the premium discount ("Premium Discount").
- "Eligible policy" must be a regular-premium plan of a "Target Lifetime Annuity Saver", "Target Education Smart Saver" or "PrimeWealth Saver" newly issued by the Company during the Promotion Period. Applications for an increase in target premium of designated plans that fulfill all stated requirements are also eligible to this promotion. For details, please contact the Company's consultants. The Premium Discount is offered on an insured basis, and each insured may qualify for the Premium Discount once only during the Promotion Period. The Premium Discount will be offered to the policyowner. However, if the policyowner has subscribed to more than one "Target Lifetime Annuity Saver", "Target Education Smart Saver" or "PrimeWealth Saver" policies, the policyowner will qualify once only for the Premium Discount on the first eligible and approved policy for each plan mentioned above, even if the insured is not the same person. The Premium Discount Notice will be delivered with policy documents to the consultant upon policy approval. If a customer has subscribed to two or more policies, premium amounts will not be aggregated, regardless of the policy type. Unless otherwise specified, this offer cannot be used in conjunction with other promotional offers.
- The Premium Discount will not be offered if, during the Promotion Period (i) the policyowner cancels the policy during the cooling-off period / cancels an increase in premium application and re-submits another new policy / increase in premium application within the Promotion Period; (ii) the proposed policyowner withdraws a newly issued / an increase in premium application submitted before the Promotion Period and re-submits another new policy / increase in premium application within the Promotion Period; and (iii) the policyowner or proposed policyowner requests a reduction in premium of (a) an approved policy / (b) a submitted policy application / (c) an increase in premium application, and re-submits another new policy / increase in premium application within the Promotion Period.
- Premium Discount amount is only applicable to the initial premium payment. Policyowner may not settle the premiums of other policies with the Premium Discount amount.
- The policyowner will not be eligible for the Premium Discount offer if the approved policy is terminated for any reason. The premium to be refunded, if applicable, will not include the Premium Discount amount.
- The Premium Discount amount will not be offered to the policyowner if the eligible policyowner requests a reduction in annualized target premium to an amount lower than the premium requirements of the respective Premium Discounts within 12 months after policy approval. The policyowner will then be required to repay the previous Premium Discount amount credited to the policy (according to the policy currency).
- Under no circumstances is the Premium Discount amount exchangeable, redeemable for cash or transferrable.
- The company reserves the right to modify, add or delete, or interpret any of the above terms and conditions without any prior notification, including the right to change the Premium Discount. In case of any dispute, the Company reserves the right of final decision.