



Customer  
Newsletter  
9 • 2017

健康與財富  
*Health and Wealth*

 **MassMutual**  
FINANCIAL GROUP<sup>SM</sup>

# Act F•A•S•T to Fight Stroke



In recent years, cerebrovascular disease (commonly known as "stroke") is seriously affecting people at an even younger age. It is one of the four major health threats in Hong Kong and the third major critical illness in MassMutual Asia's claims statistics. Stroke is a critical illness that requires long-term follow-up treatment. Nearly 40% of patients become incapable of taking care of themselves. Complications include hemiplegia, incontinence and coma.

### Aging blood vessels increase the risk

The study of vascular stiffness and age in Hong Kong, which surveyed over 740 participants aged over 40, revealed that about half of them suffered from vascular aging, with an average vascular age of 6 years older than their actual age. Some 47% of participants even had a vascular age of 10 years older. What is alarming was that

non-smokers with no high blood pressure, high cholesterol and/or high blood sugar, also suffered from vascular aging due to their living environment, dietary habits and work pressure, indicating that vascular aging is not exclusive to those who are exposed to high risks.

### Symptoms and signs of a stroke

According to WHO, the clinical definition of stroke is an impairment of blood vessels in the brain caused by any disease with symptoms lasting more than 24 hours. A blockage of blood vessels to the brain, a burst in blood vessels, or clots travelling from other parts of the body to the brain can eventually block a blood vessel and cause the death of certain parts of the brain due to the lack of blood. Stroke can be classified into two types:


- **Ischemic Stroke:** This occurs when a blood vessel to the brain is blocked, as the blood vessel supplying blood to the brain is stiffened and clots are formed in an artery in the brain; or as the clots formed in the heart or neck arteries travel to the brain blood vessels and obstruct blood flow.
- **Hemorrhagic stroke:** This occurs when a blood vessel ruptures and bleeds into the brain, which is usually associated with long-term high blood pressure, or in the membrane surrounding the brain, which is associated with congenital cerebral vascular changes. Blood flows into the subarachnoid space (the area between the brain tissues and skull) and puts pressure on the brain tissues, causing the blood vessels to contract after hemorrhage and further decreasing blood flow.


In addition, a "ministroke" refers to a transient ischemic attack (TIA). This occurs when clots block the blood vessels temporarily and impair the brain tissues due to the lack of blood. The symptoms of a ministroke normally disappear within 24 hours, but people who have had these symptoms are five times more likely to suffer from a stroke. A recent study conducted by the Hong Kong Stroke Fund established by neurologists revealed that fewer than 10% of citizens knew all the signs of a stroke. To avoid missing the "critical hour" right after the onset of the TIA you should be aware of these symptoms of a stroke:


- Numbness in one specific place, pain or paralysis in the face, arm or leg (especially just one side of the body)
- Difficulty in speaking or understanding
- A drooping mouth and/or drooling
- Sudden difficulty in swallowing
- Sudden blurred or darkened vision
- Sudden headache
- Sudden dizziness, vomiting or loss of balance and coordination


### A simple test for stroke: Act "FAST"

Seizing the opportunity for prompt and effective treatment during the "critical hour" after onset of symptoms and obtaining expert medical treatment within three hours can effectively alleviate the complications of a stroke. To identify a stroke, follow the **FAST** test developed by specialists in the UK.

**F**ace  
  
Ask the person to smile. Does one side of the face droop?

**A**rm  
  
Ask the person to raise both arms for 10 seconds. Does one arm drift downward?

**S**peak  
  
Ask the person to repeat a simple phrase or answer a question. Is their speech slurred?

**T**ime  
  
After completing the **F-A-S** steps, call an ambulance if a stroke seems likely.

### DOs and DON'Ts for stroke treatment

After calling the ambulance, remember the Dos and Don'ts to avoid aggravating the condition:

**Dos**

- Pat the patient's shoulders and call his/her name to check the level of consciousness.
- Help the patient to maintain respiration.
- Clear any food, vomit and/or dentures from the mouth of the patient.
- Lay the patient down on one side in the case of complete unconsciousness
- Keep the patient warm

**Don'ts**

- Lift up or move the patient.
- Let the patient drink or eat.
- Help the patient take medication.
- Apply medicated oil for the patient.
- Raise the patient's head too high

### Prevention is better than cure

The complications of a stroke can cause permanent damage due to the impairment of nerves. Stroke patients face pressure psychologically, physically and also financially because of the long-term treatments. Prevention is better than cure. Apart from maintaining a healthy lifestyle and exercising regularly, you and your family should opt for a comprehensive medical protection plan while you are still in good health. A lower risk of stroke comes with peace of mind, after all.

Note: The above information is for reference only. Every individual's physical and health conditions are different. In case of any discomfort, you should seek medical advice as soon as possible.



# Water is Wealth

Water makes up around 60% of the weight of the human body. We can skip eating for over 10 days, but not drinking water for two days can be a problem, it's only because water is an essential element for maintaining good health. Health is wealth, and thus water is a health asset.



As little as 2% loss in water from the body will cause mild dehydration, which can affect not only the body but also the brain. A study revealed that a 1.36% loss in water in young women's bodies after exercising had a negative impact on their mood and concentration, and made them prone to headaches. Another study on young men showed that after losing 1.59% of the water in their body, their memory got worse and they were reported feeling anxious and fatigued.

## Don't drink only when thirsty

Not only does water quench thirst, it also helps transport various nutrients around our body, flushes out waste, regulates body temperature, improves immunity, cures illnesses and even nourishes the skin. However, many of us only drink water when we feel thirsty. Indeed, the water replenished through drinking takes up only two-

thirds of the amount of water a body needs, far less than the amount it actually requires. So drinking enough water to maintain your body's water balance is crucial to health.

Drinking water has many benefits. But what is the best way of drinking it?

## The myth of 8 glasses of water

The concept of "drinking 8 glasses of water a day" is deeply rooted among people, but it is only a rule of thumb. In fact, the amount of the water we drink should be measured by volume instead of by glass. Our body weight, height, physical activity level, body and health conditions and even the climate we are in all affect how much water we need to drink. We normally excrete around 1.5L of urine

per day, and so, together with sweating, water evaporating from skin, and defecation, we should drink 1.5 to 2L of water per day to maintain our metabolism. Those who weigh over 200 pounds should drink 3L per day.

## Keep fit by drinking water

Drinking sufficient water can help us stay fit! Drinking water 30 minutes before meals induces satiation, thus making you feel less hungry so that you eat less. Furthermore, a study revealed that drinking 0.5L water helps enhance metabolic activity by 24% to 30% for as long as 1.5 hours. Drinking water as soon as you wake up not only replenishes the water in your body, but also enhances the ability of mucous in the digestive system to absorb the minerals in the water, thus simulating bowel movements and cleansing the kidneys and liver.

## Drink Smartly

To stay healthy, drinking the "right" water is equally important. Drinking warm water is recommended by experts to keep your spleen healthy. When we drink cold water, it can upset the spleen. Energy in our kidneys is extracted to "warm up" the cold water to 37°C, thus weakening our kidneys in the long run. Therefore, those who are health-conscious prefer a warm diet to a cold one. In addition, drinking re-boiled water should be avoided. During the re-boiling process, heavy metals such as calcium and magnesium accumulate at the

bottom of the container and form a scale, which releases metals again when the water is re-boiled. Those with a weaker spleen will have higher blood pressure after drinking such water. Medical experts note that if the water contains nitrites, re-boiling such water will generate carcinogenic substances.

A healthy person has a slightly alkaline blood pH value ranging from 7.35 to 7.45. When your body fluid becomes acidic, your body responds more slowly and toxins accumulate. Those with an acidic body easily feel fatigued, heavy and sluggish and have excess gastric acid. Drinking acidic water may cause you to consume more energy or even affect your health.

Bottled water on the market is classified as distilled water, mineral water or mineralized water. So which one should we pick? Professor Chan King-ming, associate professor of the Environmental Science Program, School of Life Sciences at CUHK, noted that among the three kinds of bottled water, distilled water is the first choice as it is pure water. Consumption of mineral water and mineralized water should be limited because excessive intake of minerals will lead to formation of kidney stones. Prof. Chan elaborated that tap water in Hong Kong has an average pH value of 8, which is alkaline. A water filter is recommended for those who are concerned about impurities in the water.

As the saying goes, "Water is wealth". Drinking enough and drinking it right brings good health.

### When should we drink water?

After waking up	✔ Activates internal organs ✔ Relieves constipation	Before shower	✔ Lowers blood pressure
Before meal	✔ Helps you feel full ✔ Aids digestion ✔ Improves blood circulation ✔ Flushes out toxins	Before sleep	✔ Prevents cardiovascular diseases
		Before, during and after exercise	✔ Replenishes water in body ✔ Prevents dehydration



Note: The above information is for reference only. Every individual's physical and health conditions are different. In case of any discomfort, you should seek medical advice as soon as possible.

# What do you know about public annuities?

"Public annuity" has recently become the talk of the town. Do you know about annuities? Can an annuity guarantee us a worry-free retirement life?



## WHAT?

The "annua", a product similar to an annuity, already existed back in ancient Roman times and was used as an estate-planning tool. In the 17<sup>th</sup> century, France and Britain were the first to introduce the annuity. Since an annuity is a safety net for retirement life, it has long been popular in more mature markets. In Japan, a country known for longevity, there are over 20 million in-force annuity policies, representing 30% of the total workforce.

There are two basic types of annuity. The public annuity scheme to be launched by the HKSAR Government is an "immediate annuity". By making a lump-sum premium payment, annuitants (those to receive the annuity) will receive a lifetime monthly annuity payout until they pass away. On the other hand, with the "deferred annuity" provided

by insurance companies, the participants make premium payments in installments to accumulate their retirement funds until they retire, after which they receive a monthly annuity payout until they pass away.

## WHY?

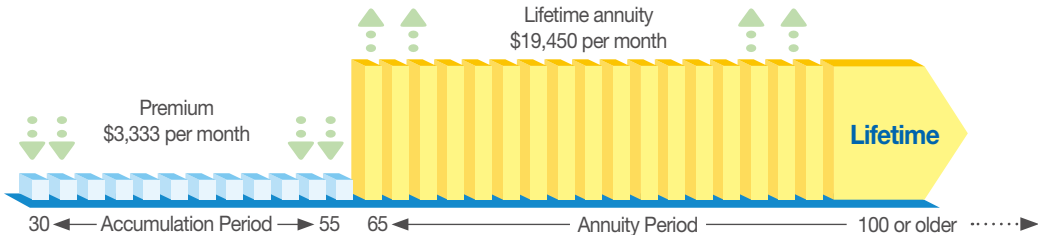
Annuity plans truly address the "longevity risk" because they guarantee a sustainable source of income throughout retirement without any pre-set period. Participants are guaranteed a monthly annuity payout after they retire, as if they were still receiving a monthly salary, until they pass away. With a stable cash flow provided, an annuity can effectively hedge the financial impact of increased longevity. For this reason, the government plans to roll out the "public annuity" scheme to those aged 65 or above, offering them an alternative financial solution for retirement protection.

## The Earlier, The Easier

Should we opt for the "public annuity" scheme after we retire, or take out a "deferred annuity" today?

The public annuity is designed for those who have reached retirement age. It enables people of age 65 or above to enjoy lifetime annuity income after making a lump-sum payment, ranging from \$50,000 to \$1,000,000. A 65-year-old male annuitant, for example, would receive a maximum of \$5,800 per month through the public annuity scheme until he passes away. The advantage of a deferred annuity, on the other hand, is that it allows you to pay the premium in installments over a longer period. Thus, the earlier you start, the easier it gets.

Coupled with the "snowball effect" of compound interest during the accumulation period, you can reach your financial goal for retirement more easily. If a man takes out a deferred annuity plan at the age of 30, and pays a monthly premium of some \$3,330 until age 55, the total premium paid amounts to \$1,000,000. When he starts receiving the annuity payout after he retires at the age of 65, he will receive a monthly annuity income of over \$19,000 (see table below) – that's more than three times \$5,800!



## Monthly Annuity Income: \$19,450 Monthly Premium: \$3,330

Current Age	Annuity Start Age	Payment Period (Years)	Avg Target Monthly Premium	Total Premium Payment (A)	Projected Monthly Annuity Income from Age 65 onwards	Projected Total Annuity Income from Age 65 to 100 (B)	(B)/(A)
30	65	25	\$3,333	\$1,000,000	\$19,450	\$8,168,861	817%

The above example is based on a male customer insured with Target Lifetime Annuity Saver. The target premium is paid annually. The figures illustrated are based on the current assumed crediting interest rate 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-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 figures shown in the example are rounded to the nearest dollars.



Currently, MassMutual Asia is the only insurer providing lifetime annuity plans without any pre-set period, and occupies over 50% market share in terms of annuity policy count in Hong Kong. Due to its market-unique product features, MassMutual Asia has enjoyed extensive media coverage and received multiple industry awards. Hong Kong's first professional boxer Rex Tso, the "Wonder Kid", has also planned ahead for a worry-free retirement and become a Target Lifetime Annuity Saver Plan policy owner.

## Make the Smart Choice

It is noteworthy that certain so-called "annuity" plans in the market will only provide the insured with pre-set installment income for a 10- to 20-year period. As these plans provide no guarantee of lifetime income, they may not adequately cover the financial risk of prolonged life expectancy. In order to secure a worry-free retirement, a "genuine annuity" is always the smart choice to make.



# Recognition for Continuous Innovation MassMutual Asia Scoops **12** Wins

Living the vision of "Where Dreams are Made", MassMutual Asia is dedicated to developing innovative risk- and wealth-management solutions with unique features. Thanks to the trust and continuous support of our customers, we have been honored with 12 awards over the past year.

## Bloomberg Businessweek Financial Institution Awards 2017

 <p><b>Excellence Performance</b> Insurance - Retirement Plan</p> <p>Retirement Plan - Excellence Performance (Best-in-Class)</p>	 <p><b>Excellence Performance</b> Insurance - Life Insurance</p> <p>Life Insurance - Excellence Performance (Best-in-Class)</p>	 <p><b>Excellence Performance</b> Insurance - Corporate Social Responsibility</p> <p>Corporate Social Responsibility - Excellence Performance (Best-in-Class)</p>	 <p><b>Outstanding Performance</b> Insurance - Critical Illness</p> <p>Critical Illness - Outstanding Performance</p>	 <p><b>Outstanding Performance</b> Insurance - Brand of the Year</p> <p>Insurance - Brand of the Year - Outstanding Performance</p>
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## BENCHMARK Wealth Management Awards 2016

 <p><b>BEST - IN - CLASS</b></p> <p>Best-in-Class - Retirement Product</p>	 <p><b>BEST - IN - CLASS</b></p> <p>Best-in-Class - Universal Life Insurance</p>	 <p><b>BEST - IN - CLASS</b></p> <p>Best-in-Class - Campaign of the Year</p>	 <p><b>OUTSTANDING ACHIEVER</b></p> <p>Outstanding Achiever - Critical Illness Insurance</p>
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## CAPITAL Merits of Achievement in Banking and Finance



Best in Insurance (2012-2016)

## Hong Kong Business High Flyers Awards 2016



Innovative Insurance Company (2014-2016)

## Ming Pao Weekly Elite Awards 2016 - Life Insurance Company Award



# MassMutual 165<sup>th</sup> Anniversary Celebration Finale



## Title Sponsorship for "Joey Yung • My Secret • Live" Concert

Both Joey Yung and MassMutual share the same belief in continuous innovation. Earlier this year Joey boldly lived the "dare to dream" spirit by holding a concert featuring non-mainstream songs only. In addition to title-sponsoring Joey's concert, we gave our full support to the charity concert to raise a total of HK\$280,000 for the Joey Yung Charitable Foundation, contributing to the needy in the community.

## New Territories Walk for Millions



MassMutual Asia has participated in the New Territories Walk for Millions for three consecutive years. Led by the company's management, the consultants and staff members of MassMutual Asia enthusiastically participated in the charity walk and raised over HK\$140,000 for the Hong Kong Community Chest to support its "Family and Child Welfare Services".

## Sponsorship of the AmCham Cocktail to Celebrate the 20<sup>th</sup> Anniversary of HKSAR



The American Chamber of Commerce in Hong Kong hosted a cocktail to celebrate the 20<sup>th</sup> anniversary of HKSAR, at which MassMutual Asia acted as Platinum Young Elite sponsor. In the event, Ms. Louisa Mak, a 2003 MassMutual Jr. Astronaut, represented MassMutual Asia to talk about how the MassMutual Jr. Space Camp Program has positively impacted her life path.



# PrimeHealth Dual Extra Coverage

Take out a PrimeHealth Extra Saver / PrimeHealth Extra Care US dollar policy **from now until December 31, 2017** to enjoy free PrimeHealth Dual Extra Coverage: **Care2Share** / **iCare**. And if you select a basic sum insured of US\$100,000 or more, you can enjoy both extra benefits!



**20% Extra Coverage for your child**

- Before your child's 18<sup>th</sup> birthday: Care2Share offers an extra coverage of 20% of the Basic Sum Insured of your policy on Major Critical Illness for your child, of up to US\$125,000
- You may assign the Covered Child at the time when a claim is made. The coverage is applicable to natural children, stepchildren or adopted children born before or after the policy comes into force



**30% Extra Coverage + Guaranteed Future Insurability Option**

- First 5 years: Basic Sum Insured is increased to 130%
- After 5 years: Upon the expiry of the extra coverage, you are entitled to purchase a designated critical illness basic plan without being required to provide evidence of insurability.

Remark: Please contact your consultant or refer to the promotion flyer for details.

# Prestige MediCare

"Good heath" is your most important asset in life. This July, MassMutual Asia introduced the Prestige MediCare plan, which offers a maximum lifetime coverage limit of HK\$30,000,000. This one-stop medical insurance solution provides full reimbursement of the actual expenses incurred before, during and after your in-hospital treatment due to illness or accident, with protection benefit term up to age 100. The plan also features a No Claims Bonus discount of up to 15%.



Remark: The information above is for reference only. Please refer to the product brochure, flyer or contact your consultant for details of the benefit coverage.

Simply present this coupon at any Quality HealthCare center to enjoy the following body check-up plan at preferential rates:

## Plan 1

~~Original Rate: HK\$2,060~~  
Preferential Rate: HK\$1,050

- Physical Examination & Medical History  
- Weight, height, blood pressure, pulse, breasts and pelvic examination (Female)
- Complete Blood Count
- Urine Routine & Microscopy
- Stool Routine (ova and parasite check)
- Diabetes Screening - Fasting Glucose
- Total Cholesterol
- Chest X-ray
- Pap Smear (Female)
- Prostate Specific Antigen (Male)
- Medical Report with Comments

## Plan 2

~~Original Rate: HK\$3,900~~  
Preferential Rate: HK\$1,800

- Physical Examination & Medical History  
- Weight, height, blood pressure, pulse, breasts and pelvic examination (Female)
- Complete Blood Count
- Urine Routine & Microscopy
- Stool Routine (ova and parasite check) and Occult Blood Check
- Diabetes Screening - Fasting Glucose
- Kidney Function  
- Urea  
- Creatinine
- Liver Function  
- SGPT  
- SGOT  
- Alkaline Phosphatase
- Lipid Profile  
- Total Cholesterol  
- Triglycerides
- Gout Screening  
- Uric Acid
- Thyroid Function  
- T4
- Resting Electro-cardiogram
- Chest X-ray
- Pap Smear (Female)
- Prostate Specific Antigen (Male)
- Medical Report with Comments

(CS Code : BB93)

**Customer Service Hotline: (852)2851 3303**



(CS Code : BB94)

# OTO

Balance Life

Simply present this coupon to enjoy **HK\$200 discount** upon any purchase of **HK\$1,000 or above** at **OTO Showrooms**.



**Customer Service Hotline: (852)2549 4611**

### Terms & Conditions:

- This offer is valid from now until June 30, 2018.
- The coupon may be used once and by a MassMutual Asia Ltd. policy holder only.
- The coupon may not be redeemed for cash.
- The coupon cannot be used in conjunction with other promotional offers.
- To enjoy this offer, use of the coupon must be indicated at the time of appointment booking, and both the coupon and the insert enclosed in this newsletter printed with the policy holder's name, must be presented before payment.
- MassMutual Asia Ltd. is not responsible for the transaction between the service vendor and the customer.
- In the event of any dispute, Quality HealthCare reserves the right of final decision.
- This coupon is only valid for use at the Quality HealthCare Body Check-up Centers in Sheung Wan, Central, Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Mong Kok, Kowloon Bay, Jordan, Shatin, Tseung Kwan O, Tsing Yi, Tuen Mun and Discovery Bay.

### Disclaimer:

Quality HealthCare reserves the right to revise any terms and conditions of this promotional offer without prior notice.



### Terms & Conditions:

- The voucher is valid from now until January 31, 2018.
- The voucher is valid at OTO showrooms in Hong Kong (except consignment counters at department stores).
- The voucher cannot be used in conjunction with other special offers or discounts.
- The voucher cannot be refunded, redeemed for cash, for a gift voucher or for any other product.
- The voucher cannot be used to purchase display items, accessories, maintenance, components, or transportation or pay for any other service charge.
- The voucher must be presented before payment to enjoy the offer and may only be used once and solely in one transaction; photocopy is not acceptable.
- No change will be given for any unused balance of the voucher.
- In event of any dispute, OTO Bodycare (H.K.) Ltd. reserves the right of final decision and the right to revise the above terms and conditions without prior notice.
- MassMutual Asia Ltd. is not responsible for any transaction between OTO Bodycare (H.K.) Ltd. and the client.



### Using Personal Data for Direct Marketing Activities:

MassMutual Asia Limited may use your name and contact details for direct marketing activities in relation to health, medical, insurance, financial or retirement products or services. If you prefer not to receive any direct marketing promotions or materials from MassMutual Asia Limited, please send your request in writing to our Personal Data Protection Officer at 12/F, 38 Gloucester Road, Hong Kong. We will cease to so use your personal information for direct marketing activities without any charge, upon receipt of your written request.



Rex Tso  
MassMutual  
Annuity Client



*Be our Guest!*



Organizer

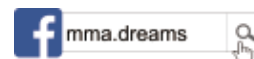


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## Hong Kong Wine & Dine Festival 2017

MassMutual Asia is the major sponsor for this year's Hong Kong Wine & Dine Festival, hosting around 400 booths serving an array of fine wines and a selection of scrumptious food. Every day for five consecutive days from October 3, 200 tickets will be given out daily on MassMutual's Facebook page for you to join the festival with your family and friends! On October 27 and 29, MassMutual Asia's Grand Lounge will be available exclusively for our clients, so that you can sit back and relax in air-conditioned comfort to enjoy the wine and food you have purchased. Stay tuned to MassMutual Asia's Facebook page for more details!





# MassMutual Asia

presents

## Descendants of Annuity



'Wonder Kid' Rex Tso has turned into a Korean 'oppa' to play the lead role in "My Love from the Star", "Descendants of the Sun" and "Goblin". In the micro-movie, as a MassMutual Target Life-time Annuity Saver policy owner, Rex shares how great the market-unique "genuine" annuity plan really is! "Descendants of Annuity" has gained widespread popularity since its launch with a hit rate of over 800,000! Watch this micro-movie to enjoy Rex sporting his Korean look!

