

健 康 與 財 富

HEALTH & WEALTH

Healthy Eating Guide to Cancer Prevention

Preparing for Future Medical Expenses

The New Way to Increase Wealth

MassMutual Jr. Space Camp Program Tracking

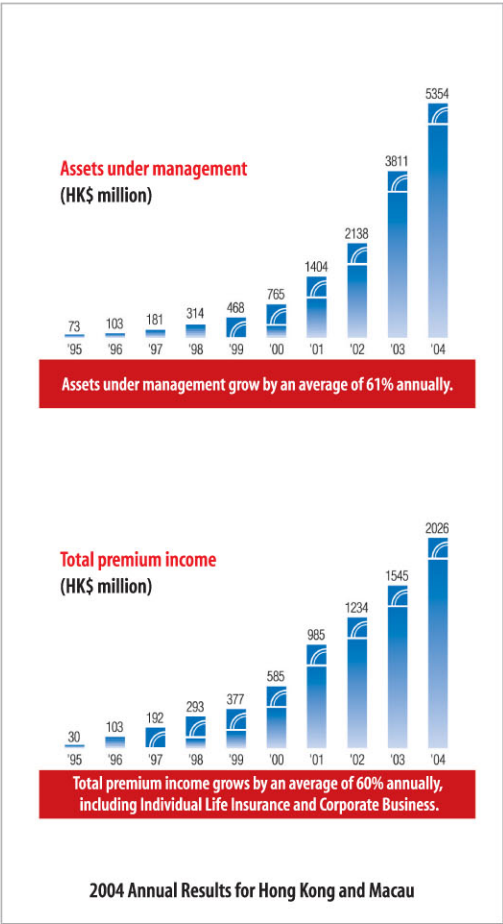
JULY 2005

 **MassMutual**
FINANCIAL GROUPSM

MassMutual Asia Moves from Strength to Strength

Now with over HK\$100 billion in assets under management, the Asian region of MassMutual achieved excellent overall results in 2004. In Hong Kong and Macau, the MassMutual agency force now numbers over 1,800 professional consultants and has gained the full confidence of both markets. As a market leader in product pioneering and competitive corporate strategy, MassMutual Asia consistently posts impressive business growth, with total premium income for the last ten years surging on average by 60% per annum.

We would like to express our heartfelt thanks to our clients for their support and for their confidence in MassMutual Asia. Our professional consultants will move ahead side by side with you through the years into a much brighter future.



Helping Victims of the South Asian Tsunami

MassMutual Asia steadfastly believes that our ultimate social responsibility is to be a caring company dedicated to *Caring For And Sharing With The Community*. In January this year, our staff and professional consultants pledged their support for the victims of the South Asian Tsunami. MassMutual double-matched all donations made by our staff and consultants, and all money raised went directly to the "Hong Kong Red Cross South Asia Relief Fund" to benefit those hard hit by the disaster. Meanwhile, MassMutual committed itself to donating HK\$100



MassMutual Asia staff and consultants join hands to raise funds for the victims of the South Asian Tsunami.

for each new life insurance policy taken out during January 2005. We would like to express our heartfelt thanks for all support rendered by our customers.



Healthy Eating Guide to Cancer Prevention

The 5 keys to healthy eating

Nowadays we often find that people who eat a great deal seem to suffer from poor health. As we grow older, sticking to a balanced diet becomes more and more important for good health and may even help prevent us from getting cancer.



Dr. Mei Shang-yang, a Taiwan medical professional, has widely promoted his "5 keys to healthy eating" in Taiwan: Avoid foods which are high in sugar, fat, salt and protein; and eat more food high in fiber. He himself suffered from liver cancer at the very early age of 33. This prompted him to learn more about cancer, and for six years he made a detailed study of food and nutrition, eventually coming to certain conclusions about the causes of cancer which all pointed to the lack of balanced nutrition in the body.

As a result Dr. Mei gave up all his favorite foods, such as eggs, milk and meat, instead ate more potato soups, green vegetables and fruits. He also reduced his intake to just one meal a day. His cancer was finally cured by his consistently adhering to a balanced diet.

Over the past few decades, Asian people have been showing an increased preference for the Western style of eating and for foods with excessive fat and protein, a factor which may contribute to the currently increasing number of cancer cases. So the first thing we should do for better health is to improve our eating habits.

According to the Department of Health, healthy eating requires a balanced intake of nutrition and a variety of food choices. A balanced diet should also include appropriate proportions of different food groups.



Eat the most of....

The bread, cereal, rice, and pasta group:

Food from grains such as bread, cereals, rice, and pasta are the foundations of a healthy diet. We should avoid eating high-fat foods such as fried rice, fried noodles, or instant noodles which may lead to excessive calorie intake and cause weight gain. Whole-grain foods such as whole-wheat bread and oatmeal are higher in dietary fiber and nutrient contents than refined grain foods such as white bread and white rice.

Eat the most of....

The vegetable and fruit group:

Fruits and vegetables are rich in dietary fiber, vitamins, and minerals such as vitamin A and C and potassium. We should choose more of those with bright colors such as spinach, carrots, tomatoes, and papaya as they are often richer in vitamins and minerals. We should avoid overcooked vegetables to minimize nutrient loss.

Eat moderate amounts of....

The meat, poultry, fish, eggs, and dried beans group:

Lean meat, skinless poultry, fish, or dried beans are lower in saturated fat and are healthier choices.

The milk, yogurt, and cheese group:

Low-fat milk and fat-free milk are lower in saturated fat and are healthier choices. Other calcium-rich foods such as fortified soymilk, soybeans, and tofu are also good for health.

Eat the least of....

The fat, sugar, salt and other food additives group:

Avoid foods which are high in fat, sugar, and salt such as cakes, sausages, salted fish, and preserved vegetables.

Source: Government website

Preparing for Future Medical Expenses

Recently the Government has been planning to reduce the current medical service subsidies. This means that in future people will have to pay for all or part of their medical treatment. Fortunately, timely purchase of medical insurance will help you to handle every aspect of your future medical expenses.

Lifetime Health Protector

It is very important to choose the right medical insurance plan. Unlike other conventional hospital benefits schemes in the market, MassMutual's Lifetime Health Protector offers you a fixed premium rate guaranteed for life!

Even though the benefit term covers your natural life span, and includes health benefits of up to \$2 million, the premium payment term is only 20 years! Most importantly, the plan provides you with guaranteed lifetime protection once the policy is effective, even if your state of health deteriorates or you are too old to be accepted by other hospital insurance schemes.



A Gift to Your Family

As the payment term of Lifetime Health Protector is relatively short and offers a surrender value, it is better to purchase the policy at a younger age. Many parents have purchased the Lifetime Health Protector for their children as a lifelong gift. It represents your meticulous concern for their enjoyment of life. Let's prepare the future for your family and for yourself as well.

Now Full Medical Protection for Today's Woman

Today's woman can live life to the full and enjoy both a successful career and a happy family life. To secure what you have today and prepare for the future, good planning is always necessary. That's why MassMutual Asia is proud to present the Lady Health Benefit plan, to take care of your needs at different life stages while you just sit back, relax and enjoy life.

Extensive Coverage - To Take Good Care of You

Lady Health Benefit not only provides you with all-round coverage, but also at competitive premium rates. The plan covers 4 female critical illnesses, 8 common female illnesses, a reconstructive surgery benefit, 7 benefits for complications from pregnancy cover, and 14 benefits for congenital anomalies, and is carefully designed to protect you at different stages of your life.

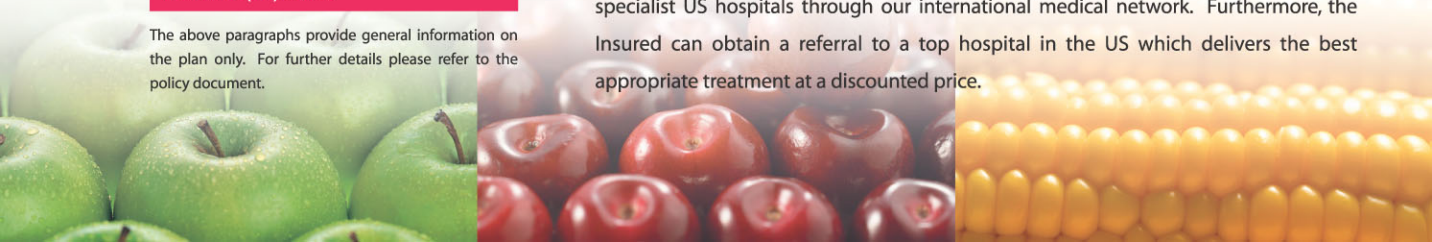
Prevention is Always Better than Cure

Unlike other female protection plans in the market, Lady Health Benefit offers LIFELONG protection up to the Insured's 100th birthday. In addition, a free health check-up will be provided for you every two years. Lady Health Benefit also offers you access to a second medical opinion on any female illness or female critical illness through our Medi Net Pro service. This value-added service enables the Insured to seek alternative professional advice on an illness from renowned medical specialists at 23 specialist US hospitals through our international medical network. Furthermore, the Insured can obtain a referral to a top hospital in the US which delivers the best appropriate treatment at a discounted price.

Ladies are encouraged to not only consider the Lifetime Health Protector but also the Lady Health Benefit plan, which is specifically designed for females.

Should you have any queries regarding the company's latest products or services, please contact your Professional Consultant, or contact our Customer Service Center in Hong Kong on (852) 2919 9797 or in Macau on (853) 322 622.

The above paragraphs provide general information on the plan only. For further details please refer to the policy document.





“Moving Ahead with You”

New Corporate TV Commercial

The all-new MassMutual Asia TV commercial entitled "Moving Ahead with You" was launched earlier this year. The TV commercial emphasizes the dedication of our professional consultants in providing attentive service to our clients on every occasion. Featuring lots of blue balloons rising into the sky, our caring consultants are portrayed as moving ahead with our clients with full confidence and commitment.



The New Way to Increase Wealth

MassMutual Asia recognizes the importance of delivering excellent and reliable services to its valued customers. The company not only offers the widest range of risk-management solutions in the market, but has also developed a comprehensive array of wealth-management services. On top of this, MassMutual Asia has invested heavily in training a thousand Professional Financial Planning Consultants, for the express purpose of providing customers with one-stop professional risk- and wealth-management services, including:

- Introduction to the Portfolio Investment Plan, a plan not widely available in the market.
- Inviting Professional Investment Advisor, Mr. Pong Po Lam, to provide three investment portfolio samples at different risk-tolerance levels on a quarterly basis.
- Investing a large amount in developing the Portfolio Expert System. This system is capable of analyzing the performance of an individual specific investment portfolio over the last three years, which allows a more personalized investment portfolio to be designed.
- Providing the unique Portfolio Review Report System. The customer's entire investment history can be recorded by this state-of-the-art system. It calculates the average cost of every investment item and analyzes in minute detail the entire portfolio performance as well as the performance of each fund.
- Providing a monthly update of the detailed fund-performance summary. The latest global market overview is also provided to customers.

Portfolio Investment Plan

MassMutual Asia strongly believes that the "Portfolio Investment Plan," is the optimum investment choice for you. The low correlation

of the investment funds makes the Portfolio Investment Plan a balanced investment portfolio that effectively diversifies investment risk. This brand-new investment concept also offers unbeatable benefits to boost your medium or long-term investments.

- Waived Bid-offer Spread for Most Funds. Investors can stretch their dollars further than ever before.
- Zero Fund-switching Charge for All Funds. This helps the investor to tactically gear an investment strategy around market conditions to maximize overall portfolio performance.
- Almost one-hundred world-class fund options, most of which have won outstanding awards, are offered for your immediate selection. This enables investors to grasp every possible investment opportunity based on different investment strategies.
- Offers a Bonus Contribution at the first policy anniversary to make the investment work even harder.
- Allows customers to withdraw any accumulated cash value to meet their needs.



Guaranteed Interest Fund

Further strengthening the competitive edge of the Portfolio Investment Plan with unmatched features, MassMutual Asia has introduced the Guaranteed Interest Fund which enhances the Portfolio Investment Plan with regular interest payments at a guaranteed rate. From now on, investors have a better way of earning substantial potential returns while avoiding market volatility.

The above content is for reference only. It does not constitute any investment advice or sales of any investment fund. All fund prices may go down as well as up.



The 7th "MassMutual Jr. Space Camp Program"

Major Above-the-line Advertising Campaign

The blockbuster "MassMutual Jr. Space Camp 2005" advertising campaign was launched this May. The advertisements were placed on all MTR platforms, as well as screened on television, and posted at road shows, on outdoor billboards and in the press. Space Camp advertisements were also featured on television and radio and in newspapers in Macau.

Grand Opening Ceremony

A Grand Opening Ceremony and luncheon for this year's Space Camp program was held on May 14. MassMutual Asia was honored to host Ms. Candy Chea Shuk Mui and Mr. J. P. Lee, JP, as honorable guests at the ceremony. During the ceremony, the 2004 MassMutual Jr. Astronauts related their Space Camp experiences and shared their winning tips with the media.

Brand New Feature

This year the Space Camp program received an overwhelming number of applicants. Almost two thousand children participated in the Recruitment Day which was held on June 26 and 27. This year a brand-new feature was added to the program with the aim of broadening children's horizons through innovative training methods. As part of the 2nd round selection, 50 pairs of children and parents were enrolled in the two-day residential training camp. A professional consultant was engaged to design the experiential training program which tested the participants' organizing ability, team spirit, general knowledge of outer space, communication skills and physical ability.



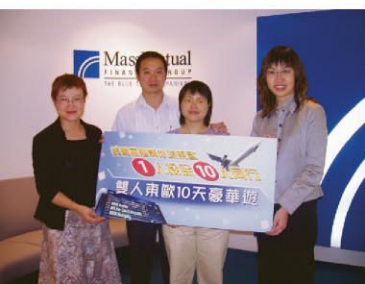
From left to right: Grand Opening Ceremony by Ms. Jeanne Sau, Senior Vice President, Marketing Support, MassMutual Asia; Mr. J. P. Lee, JP; Ms. Candy Chea Shuk Mui; Mr. Elroy Chan, Managing Director and Chief Executive, of MassMutual Asia; 7 former MassMutual Jr. Astronauts.



This August the winning six will realize their astronaut dreams and participate in a space training program at the US Space Camp. As in previous years, all program expenses are fully sponsored by MassMutual Asia. We believe that astronaut training will not only broaden their horizons, but also offer a unique opportunity to these children and their parents to become better partners in learning and in building closer relationships. MassMutual Asia wishes the 2005 MassMutual Jr. Astronauts great success with their space training and realizing the spirit of "It is Possible!" by rising to every challenge.

MassMutual Asia Lucky Draw -

Treats you to a trip to Eastern Europe!



Ms. Jennie Kan, Senior Manager, Marketing Support, MassMutual Asia, presents Lucky Draw prizes to the winners, Mr. Lam Chi Kwong (right) and Mr. Yeung Chi Man (above).



Between January and June this year every customer taking out a new insurance policy was automatically entered into the MassMutual Lucky Draw with the chance to win a trip to Eastern Europe. One winner was drawn every month from February to July 2005, with each draw winner receiving a free ticket to Eastern Europe. In the final "Mega Lucky Draw," to be drawn at the end of July, the grand draw winner will receive a total of 10 free tickets for a mega trip to Eastern Europe.

Congratulations to all lucky winners!