

# 健康與財富 Health and Wealth

Pick the Right Food, Eat Healthy and Eat Smart

Portfolio Investment Theory - Revolutionary Concept of Risk and Return

Annuity - Build a Safety Net to Cover Your Retirement with Ease

Customer Offers

# Pick the Right Food, Eat Healthy and Eat Smart

What have you eaten today? Fried steak, two eggs over easy and coffee with sugar and milk for breakfast? Fried noodles and Coke for lunch? Braised pork knuckle and fried celery with squid for dinner? While such food is common in our daily diet, it may be hazardous to our health! Some Hong Kong people get fat, have a weak immunity or even suffer from critical illnesses mainly because of an imbalanced diet and a lack of exercise. Good health starts with a careful choice of what you eat! Below are four simple and easy-to-follow rules of choosing good food which enables you to remain healthy.

### Rule No. 1 Less Meat, More Vegetables

It is widely known that a high level of fat and cholesterol may lead to hypertension and heart disease, which is hazardous to health. A suitable amount of food fibre, on the contrary, can lower the cholesterol level in the blood vessels, help maintain blood glucose at a normal level, improve intestine movement and get rid of waste inside our body. How can we absorb less fat and more fibre then? The answer is to eat less meat but more vegetables. In addition, it is better to take away the skin and the fat when eating meat. Many vegetables and beans are in fact rich sources of food fibre, e.g. broccoli, cabbage, corn, grape, red bean and green bean.

For an adult, it is recommended to have a daily intake of 18-30g food fibre, 55-65g fat and not more than 300 mg cholesterol.



#### Fibre Rich Food

Food	Quantity	Fibre (gram)
Dried fig	5 pcs	11.6
Guava	1 pc	10.8
Job's tears	1 bowl	7.5
Red & black grapes	10 pcs	6
Spinach	1 bowl	6

Source: The Hong Kong Anti-Cancer Society



#### High Fat Food

Food	Quantity	Fat (gram)	Oil (teaspoon)
Fried noodles with beef	1 box	83	16.5
Baked pork chop with rice	1 box	83	16.5
Pork belly	1.5 tael	45.1	9
French toast	1 portion	39	8
Big Mac hamburger	1 pc	31	6

Source: The Hong Kong Anti-Cancer Society



#### High Cholesterol Food

Food	Quantity	Cholesterol (milligram)
Pig brain	2 tael	2552
Pig kidney	2 tael	405
Preserved egg	1 pc	274
Cow liver	2 tael	240
Chicken leg with skin	1 pc	105

Source: The Hospital Authority

### Rule No. 2 Less Salt and Sugar

Our body needs a certain amount of salt and sugar but too much salt and sugar will lead to hypertension and overweight. The recommended daily intake for an adult is not more than 6g of salt (a little more than a teaspoon) and 9g of sugar (about 2 teaspoons). A lot of processed food contains too much salt or sugar.

#### Salt in Our Daily Food

Food	Quantity	Salt (gram)
Salted fish	1 tael	5.4
Monosodium Glutamate	1 teaspoon	2.7
Ham	1 tael	1.1
Soya sauce	1 teaspoon	0.8
Roast pork	1 tael	0.8

Source: The Hong Kong Dietitians Association Limited

#### Sugar in Our Daily Food

Food	Quantity	Sugar (teaspoon)
Glutinous rice with mango & coconut milk	1/2 portion	15
Sago & mixed fruits in thin syrup	1 medium-sized bowl	10
Mango truffle Napoleon	1 pc	9.5
Coke	355 ml	9
Chocolate	100g	5 - 7

Source: The Hong Kong Dietitians Association Limited, Hong Kong Association for the Study of Obesity and Qualigenics Diabetes Centre of the Chinese University of Hong Kong

### Rule No. 3 Healthy Cooking Method

Sometimes, it is not the food itself but the cooking method that produces a high fat content. Take a box of fried noodles with beef as an example. It contains more than 80g of fat, i.e. about 16 teaspoons of oil, which already exceeds the recommended daily fat intake for an adult (55g - 65g)! Healthier cooking methods are recommended, such as steaming, braising, baking and boiling, which take less oil in cooking. It is also worth noting that some sauces contain high fat. For instance, coconut milk has a 93% fat content. One glass of coconut milk already contains 11.4 teaspoons of oil!

#### Fat in Sauce

Sauce	Quantity	Fat (gram)
Italian salad dressing	1 tablespoon	9.1
Peanut butter	1 tablespoon	8.2
Herbal sauce	1 teaspoon	2.9
Satay sauce	1 teaspoon	2.7

Source: The Hospital Authority



## Rule No. 4 Balanced Diet

We need more than 40 nutrients to remain healthy. Adopting a balanced diet is the best way to get the nutrients we need. Let's design our diet according to the food pyramid.



A balanced diet, adequate rest together with regular exercise can help us remain healthy. "Health is wealth", and the earlier we invest in our health, the better.

## Ten Recommended Healthy Food

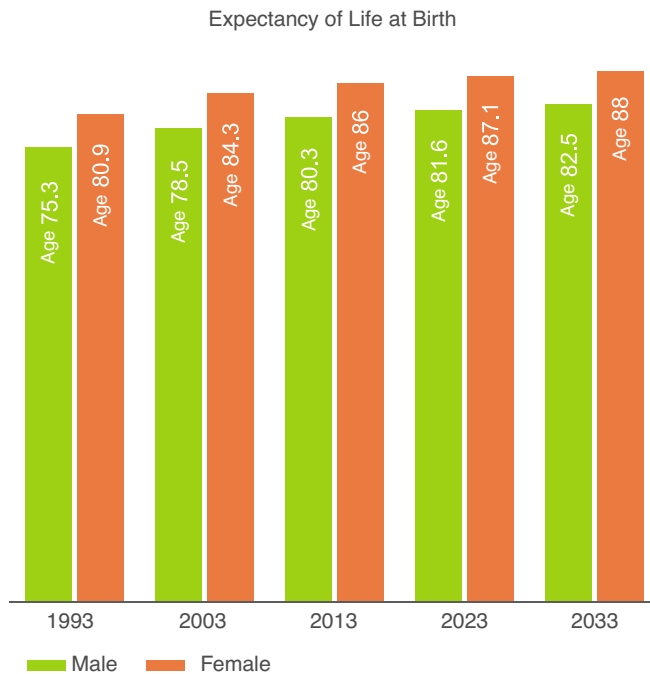
Food	Benefit	Tips
Salmon	Contains omega-3s fatty acid, helps lower cholesterol level, prevents arterial blockage and brain disease such as Alzheimer's Disease	Recommended cooking method: baked salmon with herbs (wrapped in aluminium foil)
Spinach	Low calories, rich in iron and folic acid, prevents blood vessel and heart diseases, good for the eyes	Recommended cooking method: spinach and lean pork soup. Vitamin C from a squeeze of lemon juice helps intake of iron
Broccoli	Rich in alpha carotene and Vitamin C, prevents cancers such as breast cancer, colorectal cancer and stomach cancer	Recommended cooking method: stir-fried broccoli
Garlic	Helps lower cholesterol level, cleans blood vessels, kills germs and prevents heart disease	Do not cook under great heat for too long, lest the nutrients of garlic be destroyed.
Red wine	With antioxidants which help increase High Density Lipoproteins Cholesterol (HDL) *, prevents atherosclerosis, an intake of a small amount is good for the heart <small>(*Cholesterol is a kind of fatty protein. 70% cholesterol in our body is produced by the liver while 30% comes from food. HDL is good cholesterol which brings the bad cholesterol to the liver, allowing the liver to remove the bad cholesterol.)</small>	Scientists pointed out that by drinking 300ml red wine every day, we can increase our intake of soluble fibre by 6.9%.
Tomato	Contains Lycopene, an antioxidant and is rich in Vitamin C, prevents prostate cancer and digestive system cancer	Raw tomatoes are rich in Vitamin C while cooked ones provide Lycopene.
Nut	Rich in Vitamin E; eating a suitable amount of nuts can help lower cholesterol level and prevent cancer; contains Triglycerides which in normal amounts helps prevent heart disease.	A study report announced in a world conference on heart disease indicated that by eating 8g of nuts every two weeks, we can reduce our chance of suffering from heart disease by 11%.
Oat	Helps reduce blood pressure and cholesterol level, prevents bowel cancer and heart disease	The American Heart Association recommends an intake of 3g soluble fibre for the prevention of high cholesterol level and heart disease. A daily consumption of 9 tablespoons of oats or 5 tablespoons of oat bran enables us to absorb 3g soluble fibre.
Blueberry	Contains antioxidants, helps strengthen the brain and prevent heart disease and cancer	A cup of blueberries offers one-third of the recommended daily intake of Vitamin C.
Green tea	Prevents heart disease, stomach cancer, oesophageal cancer, liver cancer and skin cancer	A study in Japan found that heart disease can be prevented by drinking 10 little cups of green tea every day.

Source of 10 recommended healthy food and their benefits: Time Magazine

# Whole Life Medical Protection - Gift for a Lifetime

In Hong Kong, we are facing a serious ageing population problem. According to the government's projection, nearly a quarter of the local population will be 65 years old or above by 2031. At present, about 50% of the patients in the public hospitals are aged 65 or above\*. Such an ageing population indicates that there will be an increasing demand for medical services from the elderly in the years to come. Yet in recent years, the government has cut its

subsidies on medical services significantly in view of the ever-growing financial burden. It also proposes to raise the medical fees of public hospitals based on a "user pays" policy. These trends show clearly that people in Hong Kong may have to turn to private medical services or be ready to pay for higher medical expenses. What can we do under such circumstances? Apart from staying healthy, it is better to select a comprehensive medical plan early enough so that we can be well-prepared for possible and unpredictable huge medical expenses, thus avoid relying on our limited savings or being a burden for our family.



\* Statistics from The Hospital Authority, 2003/2004

### Tips on Selecting Medical Insurance

#### Does your medical plan offer you health protection up to the age of 100?



Health protection is most needed at an older age. Hence, a longer protection period gives you better peace of mind.

#### Is the premium fixed at the time of purchase?



You can enjoy greater flexibility in your financial planning if the premium rate is locked in once the policy is issued.

#### Does your medical plan offer sufficient coverage?



Do not simply go for lower price. Compare the coverage including the benefit items and their maximum coverage in different plans. Be sure that you enjoy sufficient coverage.

#### I am already covered by my employer's group medical scheme. Do I need to purchase another one on my own?



Your employer's group medical scheme does not offer you lifetime protection. To ensure that you can still enjoy adequate medical protection while you are changing jobs or at your retirement, it is advisable to purchase a medical plan on your own. When making a claim, you may choose to enjoy the benefits offered by your employer's medical scheme before going for your personal medical plan, leaving more for later use. You are advised to review the quality level of medical services you expect, your budget and contribution period, and ask your insurance consultant to recommend the best solution tailored to your needs.

### Critical Illness Benefit Plan Enhanced Version Offers Greater Benefits at No Extra Cost



MassMutual Asia's Critical Illness Benefit Plan has recently been upgraded to cover a total of 48 critical illnesses from the original 30, making it one of the most comprehensive critical illness benefit plans in town. Existing policy-owners can enjoy the additional coverage at no extra charge. The 18 newly added critical illnesses are:

- Rheumatoid Arthritis
- Chronic Liver Failure
- Chronic Lung Disease
- Cardiomyopathy
- Major Head Trauma
- Other Serious Coronary Artery Disease
- Cerebral Aneurysm Requiring Surgery
- Necrotising Fasciitis
- Ulcerative Colitis
- HIV Through Blood Transfusion
- Occupationally Acquired HIV
- Medullary Cystic Disease
- Apallic Syndrome
- Angioplasty
- Aplastic Anaemia
- Creutzfeld-Jacob Disease (Mad Cow Disease)
- Crohn's Disease
- Elephantiasis

Remark: Please refer to the policy document for full details of coverage, terms and conditions.

### "Getting Fit" Health Guide Living Healthily, Living with Hope

The "Getting Fit" Health Guide newly published by MassMutual Asia features comprehensive information ranging from causes and symptoms of the 8 most common critical illnesses to value-added information such as treatment costs and healthy recipes, plus instruction in tai chi and yoga! To get a copy of the Health Guide, simply complete the form on page 12 and return it to MassMutual Asia. A total of 200 copies are ready for you on a first-come-first-served basis, while stocks last!



# Portfolio Investment Theory - Revolutionary Concept of Risk and Return

MassMutual Asia commissioned the Hong Kong Polytechnic University to conduct a telephone survey of the Hong Kong public's experience in investing and their investment habits<sup>1</sup>. According to the findings, only about 10% of respondents consider the MPF sufficient to cover 70% of their expenses after retirement. Nevertheless, nearly 57% of respondents indicated that, apart from the MPF, they made no investments at all over the past 12 months. While people understand that they cannot rely on the MPF as their sole means of support in their retirement, what are the factors preventing them from taking further action? The findings indicated that most people were hesitant to make investments not because they have experienced investment loss, but mainly because they did not know how to choose the right investment; and also because they were risk-averse.

Here we share with you a groundbreaking theory of investment and wealth management - Modern Portfolio Theory, as developed by Nobel economics laureate Mr. Harry Markowitz. By applying this theory you will see how to reduce investment risk while pursuing high returns, and gain an insight above and beyond the traditional investment concept of "high risk, high return".

### Portfolio Investment Theory - Presenting Revolutionary Investment Advantages

Portfolio Investment Theory involves constructing a portfolio of investment items with low correlations, whose unrelated return cycles help offset each other's risks, so that the overall investment portfolio risk can be reduced whilst pursuing the targeted return.

In other words, buying a few more funds does not mean one can efficiently diversify risk because the funds selected may have high correlations (diagram 1). If you want to apply Portfolio Investment Theory and see how it works, it is important for you to study the statistical data and past performance of each fund in order to construct a fund portfolio with potential gains yet low correlations<sup>2</sup>.

This will pave the way for higher potential returns and lower portfolio volatility in the long run (diagram 2).

Diagram 1

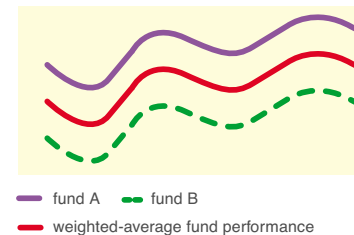
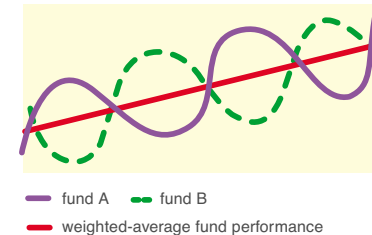


Diagram 2



### Minimizing risk with higher potential returns by constructing an investment portfolio using statistical analysis

Let us assume an investor initially invests only in fund A with an annualized return of 10% and annualized volatility of 15%. By applying Portfolio Investment Theory, the investor allocates 20% of capital to fund B. As fund B presents a higher risk, it also brings a higher annualized return of 20%. Therefore, the annualized return of the new portfolio as a whole will increase from 10% to 12% (calculation:  $0.8 \times 10\% + 0.2 \times 20\%$ ), which is higher than investing in fund A alone.

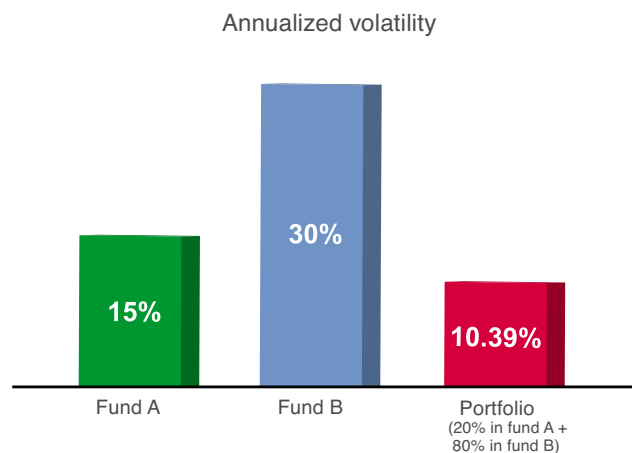
#### Portfolio Correlation Coefficient: - 0.5

	Annualized return	Annualized volatility
Fund A	10%	15%
Fund B	20%	30%
Investment Portfolio 80% in fund A + 20% in fund B	<b>12% ↑</b> up 20% compared to investing in fund A only !	<b>↓ 10.39%*</b> annualized volatility is lower than fund A and fund B !

$$*[(0.8^2)(15\%^2)+(0.2^2)(30\%^2)+(2)(0.8)(0.2)(-0.5)(15\%)(30\%)]^{\frac{1}{2}} = 10.39\%$$

## FLEXI Series of Investment-linked Insurance Plans 17 Global Investment Funds For Your Selection

In addition, a portfolio's risk factors should be also taken into consideration. As seen in the above example, although the annualized volatilities of funds A and B are 15% and 30% respectively, the annualized return on the portfolio as a whole is only 10.39%\*, a lower volatility than when investing in fund A or fund B alone. This is attributed to the very low correlation coefficient of funds A and B at only -0.5. This shows how, by applying Portfolio Investment Theory to the design of an investment portfolio, you can achieve higher potential returns but at lower risk.



MassMutual Asia's FLEXI-Invest Insurance Plan, FLEXI-Education InvestPlan and FLEXI-Annuity Investment Plan offer 17 global market funds, managed by 3 world-class investment managers, each with different levels of potential returns and risk. You can map your own ideal investment portfolio with our privilege global funds:

Investment Manager - OppenheimerFunds, Inc.	Investment Manager - BNP Paribas Asset Management	Investment Manager - Morgan Stanley Investment Management Ltd.
Global Bond Fund OP	Global Bond Fund BP	Global Bond Fund MS
Global Equity Fund OP	Global Equity Fund BP	Global Equity Fund MS
Global Growth Fund OP	Global Growth Fund BP	Global Growth Fund MS
Global Balance Fund OP	Global Balance Fund BP	Global Balance Fund MS
Global Steady Fund OP	Global Steady Fund BP	Global Steady Fund MS
US Dollar Cash Fund OP	US Dollar Cash Fund BP	

Note: Each investment fund is subject to market and exchange rate fluctuations and to the risks inherent in all investments. Fund prices may go down as well as up. The past performance of a fund is not indicative of its future performance and yields are not guaranteed. For full details and charges of the Plans, please refer to the FLEXI-Invest Insurance Plan, FLEXI-Education InvestPlan and FLEXI-Annuity Investment Plan Principal Brochure.

1. This survey was conducted in June 2006.
2. Correlation is the strength of the relationship between the returns from two funds. It varies in the range of "-1" to "+1". A value of "+1" would indicate a perfect positive correlation. A value of "-1" would mean that the returns moved in the completely opposite direction. A value of "0" would mean that the returns are uncorrelated statistically.
3. This article contains general information for reference only and no material provided herein constitutes any recommendation or offer of purchase or sale to any place or any people of any funds or investment plans. The prices of units in any investment fund may go down as well as up. The past performance of a fund is not a guide to its future performance and yields are not guaranteed.

## Annuity - Build a Safety Net to Cover Your Retirement with Ease

We all hope our retirement days will be enjoyable and worry-free. The question is: Do you have sufficient savings to achieve this?

### Prepare fully now to fully enjoy retirement

Following the launch of MPF Scheme, Hong Kong people are increasingly aware of the need for retirement planning. Nevertheless, by contributing merely 5% of your monthly salary, are you sure this will be enough to cover 20 or even 30 years of living expenses following your retirement? Let's look at an example: Mr. Chan, currently aged 30, plans to retire at age 55. Based on the current consumer price index, he estimates his monthly spending after retirement to be HKD7,000. Assuming an average inflation rate of 4% p.a. and an average bank interest rate of 3% p.a., the estimated retirement savings Mr. Chan will need are shown in the above tables. As the example suggests, the total MPF accrued benefits make up only 35% of the amount required for retirement, representing a deficit of 65%. If Mr. Chan has made no extra provision on top of his MPF fund, it will be impossible for him to enjoy his retirement years for as long as he lives.

Life Expectancy after retirement <sup>1</sup>	24 years
Inflated monthly spending required at age 55	HKD18,600
Required retirement fund at age 55	HKD6,046,097

#### Accumulated MPF on retirement

Monthly salary	HKD30,000
Contributions starting in	Year 2000
Monthly MPF contribution made by employer and employee	HKD2,000
Estimated average rate of return p.a.	6%
Accrued benefits at 55 years old	HKD2,090,621

### Annuity - realize your dream of "lifelong income"

While we all hope to stay healthy for as long as we can, the dilemma is that our savings may not be sufficient to cover our living expenses if we live up to age 90, 100 or even 110. In order to enjoy total peace of mind, you should plan wisely for your own "lifelong income" by taking

out an annuity plan, providing yourself with a permanent financial safety net for your golden years. In fact, annuity plans have long been very popular in Europe and the United States, and have become more popular in Hong Kong in recent years. When choosing an annuity plan, we recommend you pay attention to the following areas:

#### ■ Does the plan offer lifetime monthly income for as long as you live?

If you are fortunate enough to live up to 100, or even 110 years old or above, does the plan guarantee you a lifetime monthly income annuity to ensure that your entire life is well protected? You should be aware that some plans in the market offer only a limited annuity-income period ranging from 10 years to 15 years, which hardly qualifies as "lifelong income".

#### ■ Is there any flexibility in choosing when to exercise the annuity option?

A well-designed annuity plan should pose no limit on the date of exercising the annuity option, meaning you are free to make the decision when to exercise the annuity option after retirement to cater to your individual financial circumstances. This will also enable you to determine the most favorable annuity date according to the prevailing investment market conditions, so that you capture greater potential returns and maximize your future annuity income.

#### ■ Is there any guarantee of the annuity period to enhance protection?

An annuity plan with a **guaranteed** annuity period ensures that if the insured passes away during the **guaranteed** period, the beneficiary will continue to receive the annuity income until the expiry of the **guaranteed** period. If the insured lives longer than the **guaranteed** period, he/she will continue to receive a monthly annuity for the rest of his/her life. In other words, the insured and his/her beloved family can maximize their benefit whatever the future may bring.



## Subscribe to the FLEXI-Annuity Plan to Receive a Fabulous Gift

### Plan today to achieve your retirement goal with ease

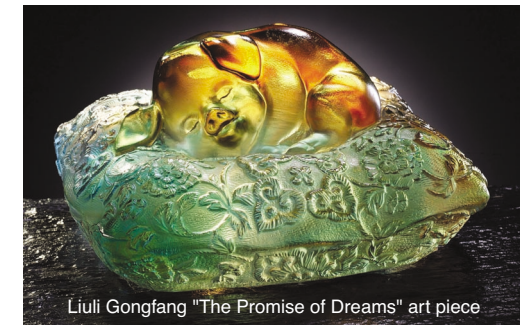
Mr. Chan may consider annuity plan as a smart choice for funding his retirement years. Let us assume Mr. Chan regularly contributes 15% of his monthly salary, i.e., HKD4,500 per month, towards an annuity plan. With an assumed interest rate of 5% and 9% p.a., Mr. Chan would be able to receive a monthly lifetime annuity of HKD14,290 or HKD25,933 when he retires at age 55, these amounts being sufficient to cover any deficit in his retirement savings.

	Assumed interest rate at 5%	Assumed interest rate at 9%
Accumulated cash value	HKD2,701,435	HKD4,902,330
Monthly annuity income	HKD14,290	HKD25,933

#### Remarks:

1. Source: According to the Hong Kong Life Tables for Males, 2003, published by Demographic Statistics Section of the Census and Statistics Department, life expectancy for males in Hong Kong is 79 years.
2. The figures illustrated are based on the above assumed declared rates, which are inclusive of extra interest bonuses, and are not based on past performance. The monthly fixed-income lifetime annuity amount is calculated based on the accumulated cash value, annuity option chosen, and current annuity rate which is based on the current mortality rate.

From 10 October to 18 December 2006, when you subscribe to a specified FLEXI-Annuity plan, you will be entitled to a fabulous gift. FLEXI-Annuity guarantees you a lifelong income, enabling you to retire with total peace of mind.



Liuli Gongfang "The Promise of Dreams" art piece

Monthly planned premium (US\$)	Gift
\$500	Liuli Gongfang "The Promise of Dreams" art piece or HK\$500 ParknShop gift coupon
\$200	HK\$100 ParknShop gift coupon

\* The monthly planned premiums should reach \$4,000 and \$1,600 respectively if the policy is denominated in Hong Kong dollars. Please refer to the promotional leaflets for details.

## "10 Ways to Build Your Wealth" - your guide to successful investment

"10 Ways to Build Your Wealth", published by MassMutual Asia, introduces fundamental tips on investment and financial planning. You will learn how to select the appropriate investment tool and how to flexibly utilize your capital for more secure investment returns. To get a copy of the booklet, please complete the form on page 12 and return it to MassMutual Asia. A total of 200 copies are ready on a first-come-first-served basis, while stocks last!



### Luncheon Talk on Harvard and Yale Investment Strategies



On 3 June 2006, MassMutual Asia organized a luncheon talk hosted by three wealth management experts, namely Mr. Paul Pong, Mr. Lavin Mok and Mr. Philip Chui who shared the investment strategies of the Harvard University and the Yale University, as well as their application in personal wealth management.

### Health Seminar on Prevention of Cancer

At the Health Seminar on Prevention of Cancer held on 23 September 2006, Dr. Kevin Loh, Specialist in Medical Oncology; Ms. Chan Wai King, Chinese Medicine Practitioner and Ms. Li Fai, Tai Chi Master shared with the participants details of the latest technology for cancer treatment, Chinese nutritious diet and Tai Chi exercises for preventing cancer respectively. Mr. Philip Chui, wealth management expert, also gave an update on the latest solutions for health and financial planning.



### MassMutual Junior Astronauts Completes Fruitful Trip to US Space Camp

MassMutual Jr. Space Camp 2006 has achieved another successful touchdown. The six chosen MassMutual Junior Astronauts, together with their parents, experienced the unforgettable virtual space flight at the US Space Camp in Huntsville, Alabama in mid-August this year. Through a series of innovative and unique training experiences, the Junior Astronauts developed for themselves perseverance, curiosity and confidence, which fully demonstrate the spirit of "It Is Possible!".



Patrons and guests attended the celebration ceremony to congratulate the Junior Astronauts on their success. (back row from left) Ms. Jeanne Sau, Senior Vice President - Marketing Support, and Mr. Kenneth Yu, Chief Executive Officer of MassMutual Asia; Prof. Edward K.Y. Chen, GBS, CBE, JP, President, Lingnan University; Ir Dr. The Hon Raymond Ho Chung Tai, MBE, JP - Legislative Councillor (Engineering Functional Constituency); Ms. Candy Chea, Ten Outstanding Young Persons Awardee and Media Veteran; and Dr. Eric K. C. Li, FCPA (Practicing), GBS, OBE, JP - Member of the 10th National Committee of the Chinese People's Political Consultative Conference and Mr. Manly Cheng, Senior Vice President - Agency Development of MassMutual Asia. The six Junior Astronauts are (front row from left) Jessica Kung, Karis Cheung, Marco Li, Miranda Yeung, Vincent Cheung and Keefe Ng.

### "MassMutual" Volunteers Celebrate Mid-Autumn Festival with Children

To share the joy of the Mid-Autumn Festival, the "MassMutual" volunteers, formed by MassMutual Asia's consultants, together with the Agency for Volunteer Service, had jointly organized a visit to the children from under-privileged families in Tin Shui Wai. During the visit, our volunteers played games with the children and presented them with delicious mooncakes. In Macau, volunteers also spent a joyful day with the children of Caritas Macau. We also donated mooncakes to the Po Leung Kuk and St. James' Settlement.



The following is simply translation of the coupons attached to the Customer Newsletter.  
To enjoy these special offers, you should present the original coupons attached to the Customer Newsletter.

## Customer Offers

With this coupon, you are entitled to enjoy the following medical check-up plans of Quality HealthCare at discounted prices:

### Plan 1 ~~Original price \$1,155~~ Discounted price \$498

- Physical examination and medical history
- Weight, height, blood pressure, pulse, breasts and pelvis examination (female)
- Complete blood count
- Urine routine and microscopy
- Stool ova and parasites
- Diabetes screening - fasting glucose
- Total cholesterol
- Chest X-ray
- Pap Smear (female)
- Prostate Specific Antigen (PSA) (male)
- Medical report with comments

### Plan 2 ~~Original price \$2,240~~ Discounted price \$998

- Physical examination and medical history
- Weight, height, blood pressure, pulse, breasts and pelvis examination (female)
- Complete blood count
- Urine routine and microscopy
- Stool ova, parasites and occult blood
- Diabetes screening - fasting glucose
- Kidney function
  - Urea
  - Creatinine
- Liver function
  - SGPT
  - SGOT
  - Alkaline Phosphatase



- Lipid profile
  - total cholesterol
  - Triglycerides
- RA factor
- Gout screening
  - uric acid
- T4
- Chest X-ray
- Resting electrocardiogram
- Pap Smear (female)
- Prostate Specific Antigen (PSA) (male)
- Medical report with comments

Enquiry hotline: (852) 8301 8301



## Free Booklets

Please complete the form overleaf and return it to Marketing Support Department of MassMutual Asia Ltd. by fax: (852) 2591 1612 or by mail to 12/F MassMutual Tower, 38 Gloucester Road, Wanchai, Hong Kong on or before 31 Oct 2006. Please mark "Free Booklets" on the envelope. One copy of each booklet selected will be sent. Delivery will be arranged on a first-come-first-served basis while stock lasts.

The "Getting Fit" Health Guide features comprehensive information ranging from causes and symptoms of the 8 most common critical illnesses to value-added information such as treatment costs and healthy recipes, plus instruction in tai chi and Yoga. "10 Ways to Build Your Wealth" introduces fundamental tips on investment and financial planning. You will learn how to select the appropriate investment tool to flexibly utilize your capital for more secure investment returns.



Enjoy 15% off for purchase of SINOMAX memory foam mattress at the following SINOMAX shops by presenting the coupon.



- Hing Wai Centre, Central
- Plaza Hollywood, Diamond Hill
- Shatin Plaza, Shatin
- Telford Plaza, Kowloon Bay
- Allied Plaza, Mongkok



With this coupon, you are entitled to buy Lo Hong Ka bird's nest (both 350g and 500g) at any of its outlets at a discount of HK\$50.



With this coupon, you are entitled to enjoy 2 free Yoga or Indian dance classes (originally priced at HK\$500).

Address of Planet Yoga:  
20/F Silver Fortune Plaza, 1 Wellington Street, Central

Enquiry and appointment hotline: (852) 2525 8288



### Free Booklets

Please tick the appropriate box(es). You can tick more than one.

- ☐ "Getting Fit" Health Guide  
☐ "10 Ways to Build Your Wealth"

Name: (Mr./Ms.) \_\_\_\_\_

Policy No.: \_\_\_\_\_



If you do not wish to receive further promotional mails from MassMutual Asia Ltd., please send your written request with your name, policy number and address to Marketing Support Department of MassMutual Asia Ltd., 12/F., MassMutual Tower, 38 Gloucester Road, Wanchai, Hong Kong.

MS-232-V1-1006B

#### Terms and Conditions:

- This coupon can be used once only for any number of persons at the same time. Photocopies will not be accepted.
- This offer cannot be used in conjunction with other promotional offers of Quality HealthCare.
- This coupon is not redeemable for cash.
- Please indicate the use of this coupon at the time of appointment and present this coupon before payment.
- MassMutual Asia is not responsible for any transaction between Quality HealthCare and the customer. In the event of any dispute, Quality HealthCare reserves the right of final decision.
- This coupon is valid from 10 Oct 2006 to 31 Mar 2007.

#### Terms and Conditions:

- One coupon per person. Photocopy is not accepted.
- This offer cannot be enjoyed in conjunction with other promotional offers of Planet Yoga.
- Not redeemable for cash.
- First time visitors only.
- Must be Hong Kong residents (with HK ID card) and 18 years old or above.
- Appointment is necessary.
- Customers are reminded to assess their physical condition before attending any Yoga or dance classes, to decide if they are fit for such exercises.
- Consultation will be provided.
- MassMutual Asia is not responsible for any transaction between Planet Yoga and the customer. In the event of any dispute, Planet Yoga reserves the right of final decision.
- This coupon is valid from 10 Oct to 15 Dec 2006.

#### Terms and Conditions:

- This coupon can be used once only. For each bottle of bird's nest, only one coupon can be used. Photocopy is not accepted.
- This offer cannot be enjoyed in conjunction with other promotional offers of Lo Hong Ka.
- This coupon is not redeemable for cash.
- Please present this coupon before payment.
- MassMutual Asia is not responsible for any transaction between Lo Hong Ka and the customer. In the event of any dispute, Lo Hong Ka reserves the right of final decision.
- Lo Hong Ka reserves the right to change any terms and conditions of this coupon without prior notice.
- This coupon is valid from 10 Oct 2006 to 31 Mar 2007.

#### Terms and Conditions:

- This coupon cannot be used for S-3 Series products.
- This coupon can be used once only. Photocopy is not accepted.
- This offer cannot be enjoyed in conjunction with other promotional offers of SINOMAX.
- This coupon is not redeemable for cash.
- Please present this coupon before payment.
- MassMutual Asia is not responsible for any transaction between SINOMAX and the customer. In the event of any dispute, SINOMAX reserves the right of final decision.
- This coupon is valid from 10 Oct 2006 to 31 Mar 2007.