

# 健康與財富

*Health and Wealth*

- Where Do You Want to Spend Your Retirement Life
- Take good care of your intestines
- Capital Returns to Emerging Markets
- Exclusive Offers

# Where Do You Want to Spend Your Retirement Life?

Are your impressions of Panama limited to the Canal? Or can you only recall its 0:4 loss to Brazil in the World Cup warm-up match? In fact, Panama has been named World's No.1 "Retirement Paradise" in 2014. So where is your ideal place for retirement?

A list of Top 10 "Retirement Paradises" (see Table 1) is published by "International Living" magazine every year, selecting winners from many countries all over the world on the basis of living costs, infrastructure, medical care, property prices, entertainment, climate, and so on. This year the Central American country of Panama ranks No.1. Just taking a glance at the benefits, such as up to 50% discount on transport, entertainment, travel, and medical care (see Table 2) offered to retirees by the Panamanian government, you will definitely feel envious of such VIP cost-of-living discounts. In a word, Panama is definitely worth the title "Retirement Paradise".

For retirees, a lower cost of living is no doubt the primary factor in choosing a place to retire. Surprisingly, according to the University of Hong Kong Public Opinion Programme's survey of retirement life and planning of Hong Kong retirees, commissioned by MassMutual Asia in the second quarter of this year, over 40% of interviewees said they chose to spend their golden years after retirement in other countries. So, did they choose retiree-friendly Panama as a retirement place? No, not really: half of the respondents chose to retire in China or Taiwan.

## Hassle-free Retirement?

The survey also probed the respondents' level of confidence in a satisfactory retirement life, and found that Hong Kong people have a relatively lower level of confidence in their retirement, on average scoring just 5.5 (on a 10-point



scale), which is a significant decline from the 6.1 scored in a similar survey conducted two years ago! Those who gave a confidence score of 8 or above accounted for less than 20% of all respondents.

It turns out that "worrying about less buying power due to inflation" and "living too long" are the main contributing factors to their lower confidence in a satisfactory retirement life and their intention of looking for another place instead of Hong Kong for retirement. Well, is leaving Hong Kong the only option available?

## Well-calculated Savings for Retirement

According to survey respondents, they need HK\$10,000 to cover monthly median living costs and median total savings of only HK\$2 million for their retirement. However, 30% of them indicated that they "have no idea" or "never thought about" how much savings should be necessary for their retirement. But is this amount enough? Just assume that a female aged 30 anticipates monthly retirement living expenses of HK\$10,000 (at present value) and starts her retirement life at the age of 61. Until her death at the age of 85, she would need savings of HK\$8,560,000<sup>^</sup> (based on a 3% net annual inflation rate) to pay for her 25-year retirement life.

In fact, the average life expectancy of Hong Kong people has been continuously rising over the past two decades. By 2041, the average life expectancy for males is estimated to be 84.4 years, with 90.8 years for females. You may have reserved some savings according to this life expectancy, but what if you are so lucky to have 10 more years or even decades more than that to live? If so, could you afford the additional living costs due to your longer life?

### Enjoy Golden Life with Real Annuity

Actually, all you need to do is to calculate a well-defined financial goal for your retirement and take out an annuity plan as the core part of your retirement solutions. In this way you can effectively cover the "risk" of "living too long". From the day you start exercising your "annuity option", you will receive a monthly annuity income based on your retirement goal as defined when you took out the plan. Moreover, you will continue to receive a steady cash flow during the annuity period, just like a "pension", which can be enjoyed even beyond the age of 100 years until the end of your life. You should note that the annuity plans with designated terms of payment currently available on the market are usually effective for 10 years, 15 years or 20 years, but do not constitute "real annuity" valid for a life time.

Therefore, you are recommended to you adopt a "real annuity" as a solid safety net for your hassle-free retirement life.

^ The calculation is based on monthly retirement living costs of HK\$10,000 with annual inflation rate of 3%, annual return rate of 5% before retirement, and annual return rate of 2% after retirement.

Table 1

Top 10 Retirement Paradises in the World	
1. Panama	6. Columbia
2. Ecuador	7. Mexico
3. Malaysia	8. Malta
4. Costa Rica	9. Uruguay
5. Spain	10. Thailand

Sources : International Living's 2014 Retirement Index

Table 2

Discounts Offered to Retirees in Panama	
Items	Discount
Entertainment: Movie, Concert, Opera, etc.	50%
Restaurant	25%
Hotel (Monday to Thursday)	50%
Transport: Bus, Ferry, Railway	30%
Local and International Air Ticket	25%
Prescription Medicines	10%
Dental and Ophthalmic Examinations	15%

Note: The items above represent only part of the cost-of-living discount information, and are for reference only. For more details please refer to the information provided by the relevant local government.

For the precise calculation of personal savings necessary for retirement, you may request a financial planning analysis provided by a professional financial planning consultant. You may also use MassMutual Asia's financial planning smartphone app "iFinance" to do your own retirement planning. For details, please refer to Page 10 of this Customer Newsletter.





# Take good care of your intestines

## Fresh food from fresh markets

As the ancient saying goes: "Minced meat is not as good as a piece of meat and a piece of meat is not as good as vegetables, while vegetables are the best of all." However, nowadays people are accustomed to the western diet with more meat and less vegetable, as well as go for strong flavors. All in all, imbalance diet will irritate your intestines, impair your health, and may finally lead to cancer. Why not be kind to your intestines and take good care of them by eating more fresh vegetables and fruits?

After heavy eating and drinking, food with a high content of fat, salt, and cholesterol is digested in your stomach and small intestines. Most of the nutritional value is absorbed by the small intestines while the large intestines absorb water and electrolyte from the digested food. The residual substance (namely feces) is stored in the rectum before finally being excreted via the anus. As you can imagine, preserved or processed food which is full of fat and chemicals is difficult to digest and absorb, will accumulate in the intestines and produce toxins over time, which finally form polyps on the intestinal walls. It is these polyps that may develop into colorectal cancer over the long term.

## Medical advances bring hope of a cure for cancer

There are over 4,000 new cases of bowel cancer in Hong Kong every year, and since 2011 colorectal cancer has taken from over lung cancer as the most common type of cancer in Hong Kong. However, as the symptoms of colorectal cancer



are similar to those of hemorrhoids (see Table 1), some people tend to be too embarrassed and resort to over-the-counter medications instead of seeking medical help. Many patients are completely unaware of their situation and 25% of them do not realize anything is wrong until their colorectal cancer has reached stage 4, resulting in a low average survival rate (see Table 2). In principle, early detection is one of the keys to combating colorectal cancer. Thanks to advances in medicine and the endeavors of medical researchers world-wide, even final-stage colorectal cancer is still treatable.

According to registered general practitioner Dr Wong Pit See, early-stage (stage 1 and stage 2) colorectal cancer may be treated by surgical resection, but if the situation deteriorates to later stages, mixed therapies (namely, electrotherapy, chemotherapy, radiotherapy, and target therapy in addition to surgery) have been largely adopted by the medical profession in recent years to mitigate late-stage (stage 2 or after) or recurrent colorectal cancer. Indeed, international

Table 1

Colorectal Cancer	Hemorrhoids
Common Symptoms	
<ul style="list-style-type: none"><li>- Feces with blood (red or dark black)</li><li>- Change in bowel habits, for example, intermittent constipation or diarrhea, smaller feces and defecation desire after defecation</li><li>- Stomach complaints (fullness in stomach, stomach pain and heartburn)</li><li>- Weight loss without apparent cause</li></ul>	<ul style="list-style-type: none"><li>- Feces with blood</li><li>- Mucus, itch and pain near anus</li><li>- Soft tissue felt or found in anus</li></ul>

Sources: Hong Kong Cancer Fund and Hong Kong Adventist Hospital

Table 2

5-year Survival Rates for Colorectal Cancer	
Stage	Survival Rate (%)
1	91
2	91
3	70
4	11

Source: Cancer Statistics 2010 on "A Cancer Journal for Clinicians", published by Dr. A. Jemal on 2010

large-scale clinical research data from "First Beat" shows that mixed therapies may help late-stage colorectal cancer patients extend their life by up to 23 months, which is a significant improvement from the six to nine months offered by traditional chemotherapy.

Medical expenses may be another key to combating colorectal cancer. Surgery for intestinal resection in private hospitals normally costs about HK\$130,000 plus daily hospitalization costs (take Union Hospital for example) of about HK\$3,000 for private wards (and over HK\$1,000 for 2-person or 3-person wards). The whole process requires hospitalization for one week at a total cost of about HK\$150,000 [ $\text{HK\$130,000} + (\text{HK\$3,000} \times 7)$ ]. If target therapy is needed after this operation, the cost may triple. Dr. Wong adds, a six-month course of target therapy, for example, will usually cost over HK\$400,000. The cost is not easily affordable, even by middle-class families.

## Eat seasonal food Go early to market

Lifestyle habits that include eating more vegetables and less meat, and doing more exercises are helpful in preventing

colorectal cancer. This has helped promote the farmers' market culture in Hong Kong. Open markets have become one of the gathering places for lovers of healthy living. Local farmers now transport fresh and seasonal vegetables and fruit (mostly from organic farming) to various open markets in Hong Kong, Kowloon, and the New Territories (see Table 3) which are mainly open on holidays. As the farmers sell their vegetables and fruits on a direct-sale basis, the prices tend to be very attractive, but if you want to buy cheap and good-quality local fresh vegetables, you have to go early, because the best produce is usually sold out very quickly. Chatting with the farmers to learn more about their farming is fun.

A truly healthy diet should be about eating seasonal food, for example, eating melons in summer and vegetables in winter. The hot and wet weather in summer is good for growing melons, and most melons have heat-removing, water-facilitating, and dampness-expelling effects, so it is beneficial to eat them. Meanwhile winter is good for the growth of leafy vegetables and root vegetables rich in Vitamins A and C, which provide energy for our bodies and keep us warm. The rich fiber content of fruit can effectively help bowel movements and help us to stay healthy.

Of course, vegetarians do not guarantee themselves a zero chance of contracting colorectal cancer. In addition to maintaining good health through diet, we should also have medical and health insurance coverage in place just in case illness comes knocking at the door. Insurance specifically for cancer is now available with comprehensive coverage of diagnosis, treatment, and during the recovery stages, which can serve as a solid shield for your health and your wallet!

Table 3

Overview of Some Local Farmers' Markets			
Market Name	Place	Time	Organizer / Website
Tai Po Farmers' Market	Tai Po Tai Wo Road (beside Fire Station)	Sunday 09:00-17:00	The Federation of Vegetable Marketing Co-operative Societies. Ltd. <a href="http://hongkongfarmersmarket.org">http://hongkongfarmersmarket.org</a>
Tuen Mun Farmers' Market	Crossroads Village, 2 Castle Peak Road, Tuen Mun	Saturday 10:00-16:00	The Federation of Vegetable Marketing Co-operative Societies. Ltd. <a href="http://hongkongfarmersmarket.org">http://hongkongfarmersmarket.org</a>
Organic Farmers' Market @Central	Central Star Ferry (Pier No.7)	Sunday 11:00-17:00	Kadoorie Farm and Botanic Garden and Tai Po Environment Association <a href="http://www.climatechange.hk">http://www.climatechange.hk</a>

Note: Information above is for reference only. For opening hours and details, please refer to the organizer.

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

# Capital Returns to Emerging Markets

Having observed the strong rebound in stock, foreign exchange, and bond markets in emerging markets over recent months, investment expert Paul Pong says that, resulting from these three major driving forces, there may be a chance for market capital to return to emerging economies in the second half of this year.

A number of emerging economies, including India, Indonesia and Brazil, were dampened early this year by a sharp fall in stock market and currency values, which also accelerated capital outflows. However, these markets have experienced a dramatic reversal of fortunes. After touching bottom, the MSCI Emerging Market Index rebounded early February this year, outperforming the mature-countries-weighted MSCI World Market Index (see Chart 1), which shows that asset prices have gradually stabilized in emerging markets. Why such a dramatic turnaround? The following factors tell the answers:

## Rekindle Interest in High-yield Assets

The pace of US interest-rate rises has been slower than market expectations, and Federal Reserve Board Chairwoman Janet Yellen has clearly indicated that the pace of interest-rate increases will not be too fast despite the continuous scale-back of easing by the Fed. Moreover, the ex-Chairman Ben Bernanke, after his retirement, has also clearly indicated on several occasions that the US interest rate is not likely to rise to 4% in his life time. Comments by the current Chairwoman and the ex-Chairman immediately aroused investor interest in high-yield assets and capital outflows from US dollars. US exchange index continues to show a small movement within a narrow range, while exchange rates for the majority of emerging-market currencies have experienced a sharp rise.



## Emerging Markets Rejuvenated

With the market anticipating a rejuvenation of the Indonesian and Indian economies, both markets attracted an immediate return on foreign capital, with an over 20% increase in both stock markets so far this year. As a matter of fact, general elections in India and Indonesia have become the catalysts for the increase. It is generally believed that both new governments will improve their economies and investment environments after their general elections, facilitating continuous economic growth. The new Indian prime minister Modi, in particular, made a number of commitments on reform during the election. Furthermore, the market has anticipated that India will implement some of its key reforms by improving fiscal discipline, developing the industrial sector, and enhancing the business environment going forward.

Meanwhile, with the gradual stabilization of geopolitics, the Russian stock market has recovered from the 20% tumble following the recent Ukraine Event (see Chart 2). With a large number of economic cooperation and trading agreements recently entered into between Russian President Putin and his Chinese counterpart, China and Russia are building closer cooperative ties. The investment market has therefore been more optimistic about emerging markets, which in turn has helped generate significant gains by stock markets in the second quarter of this year in ASEAN countries.

## Mature Markets Become Fragile

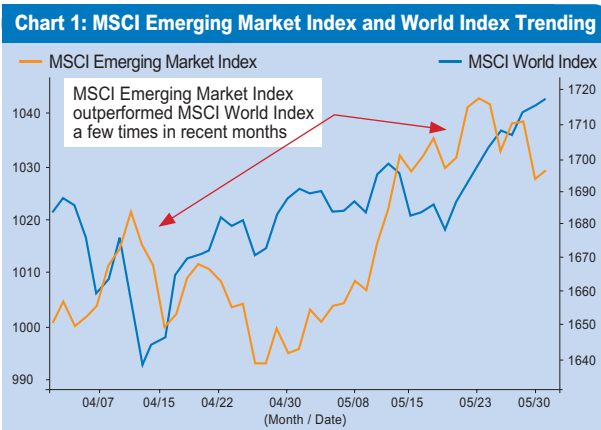
Mature markets have accumulated certain gains over the past year, but many investors are wary about this. Conservative investors have turned to bonds and high-yield stocks for risk avoidance, while more aggressive capital has flowed into emerging markets such as the "Fragile Five" (Brazil, India,

Indonesia, Turkey and South Africa) and ASEAN to await any rebound from their current low levels.

Although capital is likely to flow to emerging markets in the next half year, Pong reminds investors to pay attentions to the following three risk factors:

## US Economy Deflation Risk

The US economy recorded only 0.1% growth for the first quarter, which has created some concerns among market players over the US economy. Not surprisingly the US 10-year bond yield has declined to 2.5% or less, with a significant increase in demand for bond investment. With respect in particular to the latest data showing first-time claims for jobless benefits falling to lower than 320,000, the market is concerned whether such a decline is due to an improving economy or due to a shrinking labor population. If there is a decline in the labor participation rate in the US, consumer sentiment on the whole will decline, which may lead to deflation in the long run. In addition, any increase in US interest rates is just a matter of time. However, the market is still concerned that once rates go up, the extent of any increase might be big and quick, despite the soothing speeches by the current Chairwoman and ex-Chairman!



## Russia Affected by Ukraine Insolvency

The market has been very concerned about the problems in Ukraine because the Russian banking sector (for example, Sberbank and VTB) holds a large amount of Ukraine sovereign debt. If the Ukraine Government becomes insolvent due to its political instability, it will definitely threaten the stability of the Russian banking sector and will create ripple effects to trigger another round of crises in emerging markets.

## Caution on China Economic Risk

Company restructuring, acquisition, or bankruptcy arising from bursting real-estate bubbles, local treasury bonds, shadow-banking problems, and surplus production capacity are all major risks China is currently facing. A Mainland analyst once indicated that there would be an over 60% to 70% probability of systemic risk in China's Financial System.

Pong suggests that investors should closely monitor the developments of the three major risk factors mentioned above before making any investment decision. For example, the Chinese authorities have recently given approval to 10 cities to issue local treasury bonds, so as to solve the local debt problems and relieve financial-system risk. It is believed that the Chinese Central Government will continue to release more policies to resolve the other risks.



Disclaimer: The information and comments in this article were updated as of June 2014. The above information about investment choice, insurance, securities or other investments is for reference purposes only and does not constitute a recommendation or invitation for the purchase or sales of any investments. The information and data in this document may be incomplete or condensed and may change according to the market environment or other conditions. The Company, the author and the interviewee accept no responsibility as to the completeness of the information and data provided herein. Should you make your investment decision replying upon the information in this article, you do so at your own risk. Investment involves risk. The price of investment units may go down as well as up. Past performance is not indicative of future performance.

# Awards and Recognitions

Thanks to the trust and support of over 13 million customers and the staunch commitment to innovation, MassMutual has scoped several prestigious awards.



By virtue of its robust capability and solid foundation, MassMutual has always earned exceptionally high financial-strength ratings<sup>1</sup>, and has been named a FORTUNE World's Most Admired Company<sup>2</sup> by internationally-renowned magazine FORTUNE for two consecutive years in 2013 and 2014. In addition, MassMutual continues to stand among the US FORTUNE 500<sup>3</sup>, and ranks No.96 this year as one of the top five life insurance companies in the US.

With our "dare to dream" spirit motivating us for over 160 years, we remain dedicated to developing innovative solutions in investment, retirement, and protection products and services.

## 4 Awards from BENCHMARK Wealth Management Awards 2013



### Company of the Year - Insurance

This very representative honor is in recognition of the confident choice by our customers and by outperforming our peers in the industry.



### Best-in-Class - Retirement Product

With guaranteed lifetime annuity and many other flexible features, Target Annuity Saver has been honored with this award for two consecutive years, highlighting MassMutual's leadership in annuity products.



### Best-in-Class - Critical Illness Product

Combining illness protection and savings with life protection, PrimeHealth Saver 100+ provides comprehensive coverage of up to 116 illnesses, plus our exclusive Extension of Life Protection, and a Guaranteed 100% Refund of Premiums, all of these make us stand out from the competition.



### Outstanding Achiever - Product and Service Innovation (Insurance)

Our powerful mobile application "iWealth" offers innovative features that enable portfolio-investment plan customers to stay informed of the latest market situations and to experience highly effective portfolio-management services in personal investment.

## CAPITAL Merits of Achievements in Banking and Finance 2013 - Best in Insurance



Yet again MassMutual Asia has been honored with this award in recognition of its leading product innovations and advanced service platforms, including the first-ever universal life insurance plan available in Hong Kong and Macau, the market-first Portfolio Expert System, iWealth, as well as Target Annuity Saver, designed according to the life-time annuity concept.

<sup>1</sup> Ratings apply to Massachusetts Mutual Life Insurance Company and its subsidiaries, C.M. Life Insurance Company, and MML Bay State Life Insurance Company. Ratings are as of June 1, 2014 and are subject to change. <sup>2</sup> Ranked according to the results in "Life and Health Insurance" category in the 2014 FORTUNE World's Most Admired Companies survey. The survey assessed nine reputation drivers considered to be crucial to a company's global success: financial soundness, long-term investment value, people management, social responsibility, use of assets, quality of management, quality of products/services, innovation and global competitiveness. <sup>3</sup> The information is based on the results published by the FORTUNE 500 on June 16, 2014. <sup>4</sup> Ranked according to the aggregate results of "Insurance: Life, Health (Mutual)" and "Insurance Life, Health (Stock)" on total revenues for 2013, based on the FORTUNE 500 as published on June 16, 2014.



## Extra Cancer Benefit - a comprehensive benefit for Cancer Treatment



In July, MassMutual Asia proudly launched its **Extra Cancer Benefit**, a rider benefit that can be added to the existing or new Hospital Benefits, and which provides reimbursement of actual expenses up to a maximum lifetime limit of HK\$6,000,000.

- Benefit 1 Medical Treatment Benefit:** covering the costly target therapy, chemotherapy, radiotherapy, hormonal therapy, immunotherapy, laser surgery for skin cancer, photodynamic therapy for esophagus, lung or skin cancers, cryosurgery, and radiofrequency ablation.
- Benefit 2 Extra Care Benefit:** covering Chinese herbalist consultation and palliative care to relieve insured's discomfort or treatment side-effects. It also covers reconstructive surgery of the face and/or breast due to cancer.
- Benefit 3 Medical Consultation and Diagnostic Benefit:** cancer diagnostic tests and medical consultations, as well as cancer monitoring investigation and medical consultations within 5 years after completion of cancer treatment.
- Benefit 4 Extension of Life Protection:** this benefit is unique in Hong Kong and Macau. One year after the diagnosis of a later-stage cancer, the insured may, without the need to provide any satisfactory proof of insurability, opt to take out a permanent life insurance plan with the aggregate sum insured up to HK\$1,000,000.

## Brand New FLEXI-ULife Prime Saver

In addition to protections, financial flexibilities, and long-term returns offered by the original FLEXI-ULife Insurance Plan, the brand new **FLEXI-ULife Prime Saver** launched in the first quarter of this year by MassMutual Asia includes the following additional elements:

**Guaranteed Insurability Option** - upon registering a marriage or birth of a child, you may choose to increase the basic sum insured.

**Periodic Withdrawal Option** - when the policy has been in force for 10 years or more, you may exercise this option to withdraw a specified amount at pre-set time intervals to fund your children's university education costs and your retirement expenses. Best of all, the withdrawal charge will be waived.

**Terminal Illness Benefit** - in the event of the insured being first diagnosed with terminal illness, a sum of Terminal Illness Benefit will be paid.



## MassMutual Jr. Space Camp Program 2014 - It is Possible!

The MassMutual Jr. Space Camp Program, exclusively sponsored and organized by MassMutual Asia Ltd., is in its 16th year. After three rounds of selection, eight MassMutual Jr. Astronauts have been selected, namely: Arthur Chan, Bridget Chan, Jason Cheung, Bernice Cheung, Rachel Cheung, Marco Liu, Alexa Ma, and Nathan Ng. They will travel to the US with their parents in late July to embark on a 9-day Space Exploration Journey at the US Space Camp in Huntsville, Alabama, to undergo simulated astronaut training, and then travel on to visit the Kennedy Space Center in Florida. There they will also have an opportunity to meet an astronaut who has completed various space missions, to understand more about the life of a real astronaut.

The above information is for reference only. Please refer to the policy document for benefit coverage and exact terms and conditions.

### MassMutual Mobile Financial Services Platform

With the rapid development of mobile information services in Hong Kong and Macau, smart phones and tablets have become part of our daily life nowadays. With our dedication to customer service and state-of-the-art technology, MassMutual Asia is a market leader in developing a range of mobile applications for smart phones and tablets. iWealth has been named Outstanding Achiever - Product and Service Innovation in the BENCHMARK Wealth Management Awards 2013.

### MassMutual Apps for Free Download

#### iFinance

iFinance is a user-friendly DIY tool for financial analysis, providing six interactive financial calculators. Just input some basic information into the calculators, and you will receive summaries of financial analysis reports, such as retirement, education, protection, and monthly investments, to help you map out your financial goals. In addition, iFinance is embedded with the innovative 'Be a multimillionaire' application, a first for Hong Kong and Macau, to help you get all the answers. iFinance is available for free download from the Apple App Store.



#### iWealth New online version

iWealth has received overwhelming response from our portfolio-investment-plan customers since the launch of its Apple iOS version, with over 2,000 downloads. The iWealth online version was launched in April, to enable more users to access the latest investment trends and manage their investment portfolio more effectively. iWealth online is operable on selected iOS or Android web browsers, may be downloaded to your tablet or desktop computer. Using the powerful iWealth functions, you can check the performance and daily price of the investment choices, as well as creating your personalized Watch List, with up to 30 of your favorite investment choices, peruse the daily update Portfolio Review Report, and read market outlooks, expert analysis, and other investment-related information, such as tips on wealth building.

#### iPES

iPES is an investment-portfolio-analysis service application, the first of its kind available in Hong Kong and Macau. This application is based on the Modern Portfolio Theory developed by Nobel Prize Winner in Economic Sciences Harry Markowitz. With its unique and advanced functions, you can input up to eight different investment portfolios at the same time in order to obtain comprehensive analyses of your selected investment portfolio over the past five years including returns, correlation, risk and risk-adjusted returns, to help you build an optimized investment portfolio.

Note: iPES is only applicable to portfolio-investment-plan customers who have registered for e-Policy Service.



### 24-hour e-Policy Service

You may visit our website and login to use the e-Policy Service to manage policies at any time in addition to calling our customer service hotlines:

- Check your policy status, for example, details of premium payments, withdrawal records, etc.
- Change of correspondence address and telephone number
- Check and change your investment-allocation ratio and apply for investment choice switching (applicable to investment-linked insurance policies)

If you haven't registered for our e-Policy Service, please visit our website ([www.massmutualasia.com](http://www.massmutualasia.com)) and click on e-Policy Service to download the Account Registration Form. Once your application is approved, you can enjoy all the above services.

**Simply present this coupon at any Quality HealthCare center to enjoy the following body check-up plan at discounted prices:**

### Plan 1

Original Price: HK\$1,900  
Discounted Price: HK\$850

- 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

(CS Code : BB93)

### Plan 2

Original Price: HK\$3,600  
Discounted Price: HK\$1,440

- 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 Electrocardiogram
- Chest X-ray
- Pap Smear (Female)
- Prostate Specific Antigen (Male)
- Medical Report with Comments

(CS Code : BB94)



# OTO

Balance Life

**Simply present this coupon to enjoy a HK\$200 discount for any regular price item purchase of HK\$1,000 or above at OTO retail shops.**

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



### Terms & Conditions:

- This offer is valid from now until June 30, 2015.
- The coupon may be used once only but can be used by more than one person at the same time.
- The coupon cannot be redeemed for cash.
- The coupon may not 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 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.
- Quality HealthCare reserves the right to revise any terms and conditions of this promotional offer without prior notice.

### Quality HealthCare Body Check-up Centers:

Districts: Sheung Wan, Central, Causeway Bay, Tsim Sha Tsui, Mong Kok, Kowloon Bay, Sha Tin, Tseung Kwan O and Tsing Yi



### Terms & Conditions:

- The voucher is valid from now until October 31, 2014.
- 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 for purchasing display items, accessories, paying for maintenance, components, or transportation or any other service charge.
- The voucher must be presented before payment to enjoy the offer and can be used once only; 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, MassMutual Tower, 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.