



無條件人壽保障計劃

The Guaranteed Acceptance Policy

美國萬通亞洲堅信每一個人，無論健康與否，均有權利獲得保障；而為你無條件奉上全面而周詳的保障，就是我們的責任。因此……

美國萬通亞洲特為你呈獻全港首創的「無條件」人壽保障計劃，除接受任何健康狀況的人士投保，而毋須審批健康狀況外，此計劃更設有保費原銀奉還承諾，真正達致「無條件」受保，唯美國萬通亞洲做得到！

MassMutual Asia strongly believes that each individual, whether healthy or not, has the right to insurance, and that it is our responsibility to offer an unconditional insurance plan. So...

Bringing you the first of its kind in the market, MassMutual Asia now offers the **Guaranteed Acceptance Policy**. As well as accepting applications from people in any state of health, and with no health declaration required, only this new plan from MassMutual Asia offers guaranteed protection and a full refund of all premiums paid.

保證受保高達1,000,000港元/澳門元保障額

無論任何健康狀況，即使是已患上癌病、心臟病或腎病等，我們保證均會接受客戶投保。更重要的是，保障計劃絕無任何不受保項目，亦絕不會收取附加保費，提供真真正正的無條件保障。

保證手續簡便 毋須驗身

投保「無條件」人壽保障計劃，輕鬆快捷，不由你不信！受保客戶毋須接受任何身體檢查，亦毋須填報任何健康資料，只需簽妥申請表即可，手續簡便。申請表及首期保費一經收妥，保障即時生效，讓你盡享應有的保障。

保證原銀奉還

此外，我們更保證於保單生效第20年起，你可於終止保障時取回100%歷來所繳付的保費。換言之，你毋須支付一分一毫，便可盡享周詳的保障，保障年期最長可至100歲。即使你於第10年起退保，亦可取回50%已繳之保費。

Guaranteed cover of up to HK\$/MOP1,000,000

No matter what your state of health, and even if you have major problems such as lung cancer, heart disease, or renal failure, we will still guarantee to accept your life insurance application. More importantly, there will be absolutely no exclusions and no additional premiums, making the plan a genuine guaranteed acceptance life insurance policy.

Simple application with no medical examination required

Applying for the **Guaranteed Acceptance Policy** is quicker and easier than you'd think! There is no need for you to undergo any medical examination, and there is no need to fill in any health questionnaire or to present any health records. All you have to do is sign a straightforward application form. You then enjoy full coverage from the moment the application form and the first premium are received.

Enjoy a full premium refund

On top of this, we guarantee that from the 20th policy year onwards, if you terminate the policy, you will get back 100% of the premiums you have paid. In other words, you do not have to pay a cent towards getting comprehensive life coverage, even if you live to be 100 years old! Even if you terminate the policy on or after the 10th policy year, you can still get back 50% of your premiums!



- ¹ 由保單生效第2年起，若受保人於身故時被證實已患有愛滋病或人類免疫力病症，則身故保障額為已繳保費的75%；由第20年起則為已繳保費的100%。
 - ² 由保單生效第2年起，身故保障額將獲保證不少於已繳保費的120%。
 - ³ 如供款形式選擇每半年一次，則每期保費為每年保費乘0.52；如選擇每季繳款一次，則每季保費為每年保費乘0.262。
- ¹ Starting from the 2nd year of the policy, the death benefit is 75% of premiums paid if the Insured is proven to contract AIDS or its related complex, or HIV, whilst the death benefit is 100% of premiums paid from 20th policy year onwards.
 - ² Starting from the 2nd year of the policy, the death benefit is guaranteed to be not less than 120% of premiums paid.
 - ³ For semi-annual payment, each premium installment is 0.52 x annual premium amount; for quarterly payment, each premium installment is 0.262 x annual premium.

本冊子只提供計劃的一般資料，僅供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，請參閱保單文件。如有垂詢，歡迎致電本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港(852) 2533 5555，澳門(853) 2832 2622。

This brochure contains general information, is for reference only and does not form part of the policy. Please refer to policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline in Hong Kong on (852) 2533 5555, or in Macau on (853) 2832 2622.



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重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至受保人100歲。如在保費到期日起計31天寬限期屆滿前仍未繳付保費，保單的所有保障將會終止，而退保價值(如有)將獲支付。

終止

在下列任何情況下，保單將會終止：

- | | |
|--------------------|---------|
| — 於保障到期日當日 | — 寬限期屆滿 |
| — 保單持有人呈交書面要求終止本保單 | — 受保人身故 |

提早退保

本產品是為長線持有而設。如提早終止保單，你所獲得的退保價值或會遠低於你的已繳保費。

通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「美國萬通亞洲」)按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本計劃由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港：香港灣仔駱克道33號美國萬通大廈27樓/澳門：澳門南灣大馬路517號南通商業大廈16樓E2座)，並確保本公司的辦事處於交付保單的21天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日)後起計的21天內(以較早者為準)收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, all coverage under the policy will be terminated and the Surrender Value (if any) would be payable.

Termination

The policy will be terminated when one of the following events occurs:

- | | |
|---|-------------------------|
| – On the Benefit Expiry Date | – The Grace Period ends |
| – The policy owner submits a written request to terminate this policy | – The Insured dies |

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Surrender Value considerably less than the total premiums paid.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong/ Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums paid, without any interest.

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

香港灣仔駱克道33號美國萬通大廈27樓

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www.massmutualasia.com

「無條件人壽保障計劃」一覽表

The Guaranteed Acceptance Policy – At a Glance

保障 Benefit					
保證保費回贈 Guaranteed Refund of Premium	退保日期 Date of Policy Surrender			已繳保費的百分比 % of Total Premiums Paid	
	第10個保單年前 Before the 10 th policy year			0%	
	第10個保單年或以後 On or after the 10 th policy year			50%	
	第20個保單年或以後 On or after the 20 th policy year			100%	
意外身故 Accidental Death	身故保障為保障額的100% Death benefit is 100% of the Sum Insured				
非意外身故 Non-Accidental Death	保單生效年期 Policy Year			身故保障 Death Benefit ^{1,2}	
	1			已繳保費的30% 30% of the premiums paid	
	2			保障額的10% 10% of the Sum Insured	
	3			保障額的30% 30% of the Sum Insured	
	4			保障額的60% 60% of the Sum Insured	
	≥ 5			保障額的100% 100% of the Sum Insured	
保單資料 Policy Information					
保單類別 Plan Type	基本計劃 Basic Plan				
保單貨幣單位 Currency	香港保單：美元/ 港元 Policy Issued in Hong Kong: US\$/HK\$		澳門保單：美元/ 澳門元 Policy Issued in Macau: US\$/MOP		
保費 Premium	每\$100,000保障額 Per \$ 100,000 Sum Insured				
	上次生日年齡 Age at last birthday	男性 Male 每年 ³ Annually ³	每月 Monthly	女性 Female 每年 ³ Annually ³	每月 Monthly
	18 – 30	3,200	282.56	2,900	256.07
	31 – 35	3,900	344.37	3,400	300.22
	36 – 40	4,400	388.52	4,000	353.20
	41 – 45	5,200	459.16	4,600	406.18
	46 – 50	6,300	556.29	5,400	476.82
	51 – 55	7,500	662.25	6,500	573.95
	56 – 60	9,200	812.36	7,800	688.74
	61 – 65	12,100	1,068.43	9,800	865.34
繳保方式 Payment Mode	每年/ 每半年/ 每季/ 每月繳付 Annual / Semi-annual / Quarterly / Monthly Payment				
最低保障額 Minimum Sum Insured	5,000美元/40,000港元/澳門元 US\$5,000/HK\$/MOP40,000				
最高保障額 Maximum Sum Insured	125,000美元/1,000,000港元/澳門元 US\$125,000/HK\$/MOP40,000,000				
投保資料 Basic Information					
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	18-65歲 Age 18-65				
保障年期 Benefit Term	至100歲 To Age 100				
繳付保費年期 Premium Payment Term	至100歲 To Age 100				