



首选灵活万用寿险计划 FLEXI-ULife Prime Saver



《指标》2014-2015年财富管理大奖
万用寿险产品 - 杰出表现奖



《彭博商业周刊》金融机构大奖2016
人寿保险 - 杰出大奖



你可创造更丰厚的财富，尽享更精彩人生，只要你及早作出妥善的理财规划。一份兼具灵活弹性和回报增长的万用寿险计划，正是伴你一生的最佳保障及理财方案。

With proper financial planning, you can achieve better wealth creation and enjoy a brighter future. A universal life insurance plan combining high flexibility and value growth is the best solution for your life protection and wealth management.



财富增值
Wealth Appreciation



家人的生活保障
Protection For Family



子女成才教育基金
Education Funds

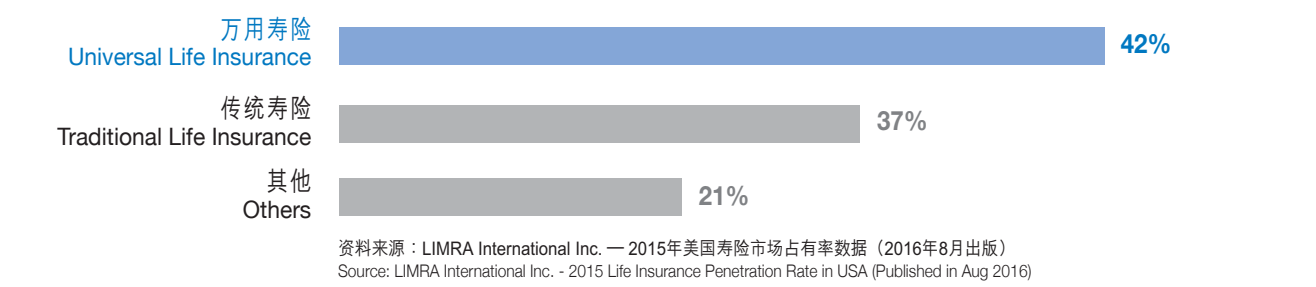


丰盛退休生活
Enjoyable Retirement



妥善的财产分配
Wealth Preservation & Distribution

万用寿险在成熟市场已超越传统寿险，成为客户的寿险首选。
Universal Life has taken over Traditional Life to become the preferred option in developed markets.



万用寿险—真正为客户度身订造的保险计划
Universal Life Insurance - a tailor-made insurance plan

	万用寿险 Universal Life Insurance	传统寿险 Traditional Life Insurance	
灵活增减保障额 可于原有保单内增加保障额，无须另购新保单，省却额外保单费用。	✓	✗	Flexible Coverage Simply adjust the original policy to increase the sum insured. No need to apply for a new policy, thus saving additional policy charges.
优惠保费率 加保时仍按最初投保时年龄计算保费率。	✓	✗	Preferential Premium Rates The premium rate for new coverage will be based on the insured's age when the policy was first issued instead of current age.
缴款弹性 如保单已累积现金价值，便可暂停缴交保费，而无须支付贷款利息。	✓	✗	Premium Flexibility Allows you to skip payments if the policy has accumulated a cash value, without any loan interest.
每月派息复式计算	✓	✗	Monthly interest at a compound rate
灵活提取现金 继续享有保障，无须减低保障额。	✓	✗	Flexible cash withdrawal Still enjoy protection without the need to reduce the sum insured.

注：以上资料仅供参考，关于个别计划的保障范围，请参阅有关保单文件。
Remarks: The above information is for reference only. Please refer to policy document for detailed benefit coverage.

美国万通亚洲首选灵活万用寿险计划集多项灵活保障、财富增值和提存弹性优势于一身，为你度身订造，灵活应变。

MassMutual Asia's FLEXI-ULife Prime Saver offers you the combined benefits of flexible coverage, handsome returns and financial flexibilities. What's more, it is tailor-made to cater to your changing needs at different stages of your life.



3大灵活保障 Flexible Protections

增加投保额 Increase Coverage	可于同一保单增加基本保障额，无须另购新单，省却额外的保单费用。如有需要，亦可调低基本保障额，惟须于账户价值中扣除适用的退保费用 ¹ 。 Simply adjust the original policy to increase the Basic Sum Insured. There's no need to apply for a new policy, thus saving additional policy charges. You may also decrease the Basic Sum Insured if necessary. However, this may be subject to the deduction of a surrender charge ¹ from the Account Value.
保单增值权益 ² Policy Enhancement Option ²	于每个保单周年，获自动增加基本保障额，无须提交任何投保资料证明。(可于投保时同时申请) The Basic Sum Insured will be automatically increased on each policy anniversary without being required to provide evidence of insurability (can be elected at the time of application).
保证可保权益 ³ Guaranteed Insurability Option ³	注册结婚或子女出世时，可于无须提供任何投保资料证明的情况下，选择增加基本保障额，保证受保。 Upon registering a marriage or the birth of your child, you may choose to increase the Basic Sum Insured without being required to provide evidence of insurability.

优惠保费率 Preferential Premium Rate

于原有保单增加基本保障额时，计划会按你最初投保时的年龄计算保费率。
Premium rate for the increased Basic Sum Insured will be based on your age when the policy was first issued.

¹ 调低基本保障额时，会以后进先出方式先扣除最近期生效的基本保障额，并会按此计算适用的退保费用。

² 保单增值权益有效至受保人51岁的保单周年日止。有关其他条款及细则，请参阅保单文件。

³ 保证可保权益只适用于保障生效日期一年后行使，至受保人51岁的保单周年日止。权益亦适用于合法领养18岁以下子女。于每次行使权益时，所增加的基本保障额最高为行使权益前基本保障额的25%，而受保人的所有首选灵活万用寿险计划保单，因每次行使保证可保权益所增加的基本保障额合共最高为50,000美元/400,000港元/澳门元；此权益最多只可行使两次。有关详情及条款，请参阅保单文件。

¹ Decrease in the Basic Sum Insured will be implemented on a last-in-first-out basis, where the most recently commenced layer of Basic Sum Insured will be deducted first and the applicable surrender charge will be calculated accordingly.

² Policy Enhancement Option will terminate on the policy anniversary following the Insured's 51st birthday. Please refer to the policy document for other terms and conditions.

³ The Guaranteed Insurability Option can be exercised one year after the Effective Date of Coverage, and will terminate on the policy anniversary following the Insured's 51st birthday. This option is also applicable to legal adoption of a child under the age of 18. For each time the Guaranteed Insurability Option is exercised, the increase in Basic Sum Insured shall not exceed 25% of the Basic Sum Insured before exercising the option, the aggregate increase in Basic Sum Insured of all FLEXI-ULife Prime Saver policies under the Insured by this option shall not exceed US\$50,000/HK\$/MOP400,000, and this option can at most be exercised twice. Please refer to the policy document for the relevant terms and conditions.

3大财富增值

你的供款会于扣除任何适用的费用后，存入账户价值内，并获享较一般银行存款优厚的利息。

此外，我们保证无论经济环境如何，于保单生效满15年或以上，账户价值（包括拨入保单的利息及额外回报的总额）将不会少于每年以派息率3%计算而累积的账户价值。

3 Value-creating Advantages

Your premium will be credited to the Account Value after deduction of any applicable charges and you will enjoy a relatively higher rate of return than most bank deposits.

In addition, when a policy has been in force for 15 years or more, the total interest and Extra Bonus credited to the policy will be such that the Account Value is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 3% p.a., regardless of the economic situation.

现时假设派息率 Current assumed crediting interest rate	$4.5\% \text{ 每年 p.a.} = 4\% \text{ 每年 p.a.} + 0.5\% \text{ 每年 p.a.}$ <p> $\text{Current assumed base crediting interest rate} + \text{Current assumed retrospective additional interest rate}$ </p>						
额外回报 Extra Bonus	<table> <tr> <th>现时假设额外回报率 The current assumed Extra Bonus rate</th><th>保单年 Policy Year</th></tr> <tr> <td>2.75%</td><td>15/20/25</td></tr> <tr> <td>5.5%</td><td>30 及其后每5年 The 30th year and every 5 years thereafter</td></tr> </table>	现时假设额外回报率 The current assumed Extra Bonus rate	保单年 Policy Year	2.75%	15/20/25	5.5%	30 及其后每5年 The 30 th year and every 5 years thereafter
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计算方法及派发方式 Calculation and Payment Method

基本派息率 Base crediting interest rate	<p>每月拨入账户价值，并以复式计算。 Credited monthly to the Account Value at a compound rate</p>
额外利息 Retrospective additional interest	<p>自保单第1年起计算至第20年，并于第20年年终拨入账户价值内；而由第20年起其后每5年派发一次的「额外利息」，将由每5年期的第1年起计算至第5年，并于第5年年终时拨入账户价值内。 This will be credited to the Account Value at the end of the 20th policy year, calculated from year 1 through 20. For every 5 years thereafter, this interest will be credited to the Account Value at the end of the 5-year period, calculated from year 1 through 5 of each period.</p>
额外回报 Extra Bonus	<p>于第15个保单周年日及其后每5年后派发。 额外回报 = 过往5年的平均每月账户价值 X 额外回报率 This will be credited to the policy at the end of the 15th policy year and for every 5 years thereafter. Extra Bonus = Average Monthly Account Value of the preceding 5 years X Extra Bonus rate</p>



* 上述之现时假设派息率（包括现时假设基本派息率及现时假设额外利息率）为本单于2016年11月刊发时适用之派息率，并非保证，日后或会更改。

The current assumed crediting interest rate (including a current assumed base crediting interest rate and a current assumed retrospective additional interest rate) is quoted as of the print date of this pamphlet in November 2016, and is not guaranteed. It is subject to change.

3大提存弹性

为赚取更丰厚利息及回报，更快达至理财目标，计划让你可随时：

灵活增加保费

只要保单内已累积有现金价值，并足以支付每月费用，你便可获享以下各项灵活弹性，而无须减低基本保障额：

灵活套现

你可行使定期提款权益⁴，自由设定每月/每年提款金额及年期，让各项理财安排（例如子女升学及退休等）更有规划。此外，你亦可随时提取部分现金价值⁵，以应不时之需。

暂停缴付保费

3 Financial Flexibilities

To achieve your financial goals faster with higher returns, you can make:

Flexible Increase of Premium

When your policy has accumulated a Cash Value sufficient to cover the monthly charges, you can enjoy the following flexibilities without the need to reduce the Basic Sum Insured:

Greater Liquidity

You can exercise the automatic periodic withdrawal option⁴ to withdraw a specified amount of Cash Value monthly/annually at preset time intervals, so that you can easily map out your financial needs, e.g. children's university education funds and retirement expenses. In addition, you can withdraw a portion of the Cash Value⁵ at any time to cope with emergencies.

Skip Premium Payments



$$\text{现金价值} = \text{账户价值} - \text{适用的退保费用}$$
$$\text{Cash Value} = \text{Account Value} - \text{applicable surrender charge}$$

提取现金、减低或暂停缴付保费，将会影响计划所累积的现金价值，而每月费用仍会被扣除，如现金价值不足以支付每月费用时，保单便会终止而没有任何价值。

Cash withdrawal, reducing the premium amount, or skipping premium payments will affect the accumulation of the Cash Value, while the monthly charges are still deductible. If the Cash Value is not sufficient to cover the monthly charges, the policy will lapse with zero value.

⁴ 定期提款权益只适用于生效满10年或以上的保单，并可获豁免支付提款费用。按现行规定，每月提款金额最低为500美元/4,000港元/澳门元，提款年期最短一年；而每年提款金额最低为6,000美元/48,000港元/澳门元，提款年期最短三年。如欲更改已确认的定期提款权益，须支付手续费。

⁵ 现时提款费用每次25美元或200港元/澳门元。

⁴ Automatic periodic withdrawal option is only applicable if the policy has been in force for at least 10 years, the withdrawal charge will be waived. Current requirement on minimum monthly withdrawal amount is US\$500/HK\$/MOP4,000, with minimum withdrawal period of one year; and the minimum annual withdrawal amount is US\$6,000/HK\$/MOP48,000, with minimum withdrawal period of three years. For any change after the application has been confirmed, a nominal fee will be levied.

⁵ The current charge for each withdrawal is US\$25 or HK\$/MOP200.

3大额外安心

失业保障

万一投保人于保单有效期内不幸遭裁员或遣散，即可享有长达365日的「特惠宽限期」，于该期限内仍可继续享有十足保障⁶。

末期病症保障

若受保人不幸被首次确诊患上末期病症⁷，便可获得末期病症保障赔偿，即基本计划及附加保障（如适用）的身故保障，以纾缓经济上的压力。

附加保障

此外，你亦可以小额保费享有一系列附加保障：

豁免保费计划 - 若受保人不幸于65岁或以前因患病或意外受伤引致连续6个月或以上不能工作，计划会代付伤残期间所需的保费。

其他附加保障 - 严重疾病保障、癌症全面保、意外保障等。

3Extra Protections for Total Peace of Mind

Unemployment Protection

Should the policyowner be made redundant, there is an option which allows suspension of premium payments for 365 days. During this entire "Special Grace Period", you will remain fully covered by the insurance⁶.

Terminal Illness Protection

In the event of the insured being first diagnosed with Terminal Illness⁷, a sum of Terminal Illness Benefit will be paid, which is the Death Benefit of the basic plan and supplementary benefit(s) (if any), to help relieve the financial burden.

Supplementary Benefits

The plan also offers you a full spectrum of supplementary benefits at an additional premium:

Waiver of Premium Benefit – If the Insured suffers from total disability for a continuous period of not less than 6 months resulting from disease or bodily injury before the age of 65, the premiums required during the period of disability will be payable by the benefit.

Other supplementary benefits – Critical Illness Benefit, Comprehensive Cancer Benefit, Accident Benefit, etc.

寿险保障选择 Life Protection Options



选择 Option	特点 Feature	身故保障 Death Benefit
固定寿险保障 Level Benefit	储蓄成份较高 With more savings	「账户价值」或「基本保障额 - 受保人身故日前12个月内曾提取的总金额」（两者取其较高者） "Account Value" OR "Basic Sum Insured – All withdrawals made in the 12-month period preceding the date of the Insured's death" (whichever is higher)
递增寿险保障/ 特级递增寿险保障 Increasing Benefit/ Increasing Benefit Plus	两者的保障成份较高。递增寿险保障的短线资金增长较快，而特级递增寿险保障的长线资金增长则较佳。 With more protection for both. Increasing Benefit provides a faster capital growth in short term, while Increasing Benefit Plus provides better capital growth in long term.	「账户价值」+「基本保障额」 "Account Value" + "Basic Sum Insured"
渐进寿险保障 Incremental Benefit	平衡保障及储蓄 Balancing savings and protection	「账户价值」或「基本保障额 + 账户价值的50% - 受保人身故日前12个月内曾提取的总额的50%」（两者取其较高者） "Account Value" OR "Basic Sum Insured + 50% of Account Value – 50% of all withdrawals made in the 12-month period preceding the date of the Insured's death" (whichever is higher)

⁶ 失业保障只适用于基本计划。

⁷ 末期病症指根据本公司委任医疗顾问的意见，受保人因患病以致其寿命很可能不会多于十二个月。于作出末期病症保障赔偿后，有关的保单及附加保障将自动终止。有关详情及条款，请参阅保单文件。

⁶ Unemployment Protection is only applicable to the Basic Plan.

⁷ Terminal Illness means a disease of the Insured, which in the opinion of our appointed medical consultant is likely to lead to death of the Insured within twelve months. Upon payment of the Terminal Illness Benefit, the related policies and all the supplementary benefit(s) attached will automatically be terminated. Please refer to the policy document for the relevant terms and conditions.

重要资料

派息率理念

我们将不时检视及厘定派息率及 / 或非保证回报。我们将会参考包括但不限于以下因素的过往经验和预期未来展望，以厘定派息率及 / 或非保证回报。

投资回报：包括所投资的资产赚取的利息 / 红利收入及市场价格变动。投资表现会受利息 / 红利收入之波动以及各种市场风险因素如信贷息差、违约风险、股票价格、房地产价格及商品价格之波动及汇率而影响。

退保：包括保单失效、退保、部分退保及其他扣减项目及保障支付，以及其对投资的相关影响。

为了提供更平稳的派息率及 / 或非保证回报，我们或会在投资表现强劲的时期保留回报，用作在投资表现较弱的时期支持或维持较高之派息率及 / 或非保证回报。

投资政策、目标及策略

美国万通保险亚洲有限公司 (「美国万通亚洲」) 的投资目标是优化保单持有人的长线回报并维持风险于可接受的水平。资产会被投放于不同类型的投资工具，包括环球股票、债券及其他固定收益资产、房地产和商品市场。此多元化之投资组合目的在于达到可观且稳定的长线投资回报。

我们会根据投资的资产之过往及预期的表现、波幅及相关风险去选择投资的资产及管理我们的投资组合。

美国万通亚洲采取积极的资产配置策略，资产分布将会不时因市场环境的转变及经济展望而作出调整。

为达至长线目标回报，美国万通亚洲采用一套以固定收益资产及股票类资产为组合的投资策略。现时的长线投资策略按以下分配，投资在以下资产：

资产类别	目标资产组合 (%)
债券及其他固定收益资产	80% - 100%
股票类资产	0% - 20%

债券及其他固定收益资产主要包括拥有高信用评级的政府债券及不同行业的企业债券 (主要投资于美国市场)，提供一个多元化及高质素之债券投资组合。

股票类资产主要包括环球股票 (公共及 / 或私募股权)、互惠基金、交易所交易基金、高息债券、房地产及商品市场。投资遍布于不同地区及涉及不同的行业。另外，我们或会使用衍生工具作为资产风险管理。

投资策略或会不时根据市场环境及经济展望而作变动。

详情请浏览本公司网页 <http://corp.massmutualasia.com/tc/Insure/Life-Insurance/Hong-Kong/2016Q1-FLEXI-ULife-Prime-Saver.aspx>。

Important Information

Crediting Interest Rate Philosophy

The crediting interest rate and/or non-guaranteed bonuses will be reviewed and determined by us from time to time. In determining the crediting interest rate and/or non-guaranteed bonuses, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, the following into account.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable crediting interest rate and/or non-guaranteed bonuses, we may retain returns during periods of strong investment performance to support or maintain stronger crediting interest rate and/or non-guaranteed bonuses during periods of less favourable investment performance.

Investment Policy, Objective and Strategy

MassMutual Asia Ltd.'s investment objective is to optimize policyholders' returns over the long-term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, including global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

MassMutual Asia Ltd. implements a proactive asset-allocation strategy and asset allocations are adjusted in response to changing market conditions and economic outlook.

To achieve the long-term target returns, MassMutual Asia Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For more details, please visit our website at <http://corp.massmutualasia.com/en/Insure/Life-Insurance/Hong-Kong/2016Q1-FLEXI-ULife-Prime-Saver.aspx>.

主要产品风险

缴付保费年期及保障年期

缴付保费年期及保障年期最长可至受保人 100 岁。提取现金、减低或暂停缴付保费 (如适用)，将会减少计划所累积的现金价值，而每月费用仍会被扣除。我们将定期检视非保证之费用，于需要时非保证之费用可能会被调整。我们将会参考包括但不限于理赔、支出费用、投资回报及退保等因素的过往经验和预期未来展望，以厘定任何非保证费用的调整。如现金价值不足以支付每月费用，而在保费到期日起计 31 天宽限期届满前仍未缴付保费，保单便会终止而没有任何价值。

终止

在下列任何情况下，保单将会终止：

- 于保障到期日当日
- 宽限期届满
- 保单持有人呈交书面要求终止本保单
- 在受保人经确诊患上末期病症而需要作出末期病症保障赔偿后
- 受保人身故

提早退保

本产品是为长线持有而设。如提早终止保单，你所获得的现金价值或会远低于你的已缴保费。

通胀风险

当实际通胀率较预期为高，即使美国万通亚洲按保单条款履行合约义务，保单持有人获得的金额的实质价值可能较少。

信贷风险

本计划由美国万通亚洲承保及负责，保单持有人的保单权益会受其信贷风险所影响。

保单冷静期

如保单未能满足你的要求，而你并未根据本保单提出任何索偿，你可以书面方式要求取消保单，连同保单退回本公司 (香港: 香港湾仔骆克道33号美国万通大厦27楼 / 澳门: 澳门南湾大马路 517 号南通商业大厦 16 楼 E2 座)，并确保本公司的办事处于交付保单的 21 天内，或向你 / 你的代表人发出《通知书》(说明已经可以领取保单和冷静期届满日) 后起计的 21 天内 (以较早者为准) 收到书面要求。于收妥书面要求后，保单将被取消，你将可获退回已缴保费金额，但不包括任何利息。

Key Product Risks

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to age 100 of the Insured. Cash withdrawals, reducing the premium amount, or skipping premium payments (if applicable) will reduce the accumulation of the Cash Value, while the monthly charges are still deductible. Non-guaranteed charges will be reviewed regularly and may be adjusted if necessary. In determining any changes in charges, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, claims, expenses, investment performance and surrenders. If the Cash Value is not sufficient to cover the monthly charges and no premiums are made before the end of the 31-day Grace Period from such premium due date, the policy will lapse with zero value.

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 is diagnosed with terminal illness giving rise to the payment of Terminal Illness Benefit
- 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 Cash 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.

「首选灵活万用寿险计划」一览表 FLEXI-ULife Prime Saver – At a Glance

利益项目 Benefits	
基本派息率 Base crediting interest rate	每月拨入账户价值，以复式计算 Credited monthly to the Account Value at a compound rate
额外利息 Retrospective additional interest	于保单第20个周年日及其后每5年派发，现时假设额外利息息率为每年0.5%* Credited to the Account Value at the end of the 20 th policy year and for every 5 years thereafter. The current assumed retrospective additional interest rate is 0.5% p.a.*
额外回报 Extra Bonus	<div> <div> 于保单第15个保单周年日及其后每5年派发 Credited to the policy at the end of the 15th policy year and for every 5 years thereafter </div> <div> 现时假设额外回报率 The current assumed Extra Bonus rate 2.75% 5.5% </div> <div> 保单年 Policy Year 15/20/25 30及其后每5年 The 30th year and every 5 years thereafter </div> </div>
利息保证 Guaranteed interest	账户价值（包括已拨入保单的利息及额外回报的总额）保证不会少于每年以派息率3%计算而累积的账户价值（适用于已生效满15年或以上的保单） Account Value (including the total interest and Extra Bonus credited to the policy) is guaranteed to have accumulated to at least an amount as if the interest rate credited had been 3% p.a. (Applicable to a policy that has been in force for 15 years or more)
身故保障选择 Death Benefit Options	固定寿险保障 / 递增寿险保障 / 特级递增寿险保障 / 渐进寿险保障 Level Benefit / Increasing Benefit / Increasing Benefit Plus / Incremental Benefit
保证可保权益 ³ Guaranteed Insurability Option ³	每次增加之基本保障额为行使权益前基本保障额的25%或50,000美元/400,000港元/澳门元（以较低者为准）；最多可行使权益两次。 For each exercise, the increase in Basic Sum Insured shall not exceed 25% of the Basic Sum Insured before exercising this option or US\$50,000/HK\$/MOP400,000 (whichever is lower). This option can be exercised up to two times.
失业保障 ⁶ Unemployment Benefit ⁶	可享有长达365日的特惠宽限期 A Special Grace Period of up to 365 days
末期病症保障 ⁷ Terminal Illness Benefit ⁷	基本计划及附加保障（如适用）的身故保障 The Death Benefit of the Basic Plan and supplementary benefit(s)
附加保障 Supplementary Benefits	豁免保费计划、严重疾病保障、癌症全面保、意外保障等 Waiver of Premium Benefit, Critical Illness Benefit, Comprehensive Cancer Benefit, Accident Benefit, etc.
保单资料 Policy Information	
保单类别 Plan Type	基本计划 Basic Plan
保单货币单位 Currency	香港保单：美元 / 港元 Policy issued in Hong Kong: US\$/HK\$ 澳门保单：美元 / 澳门元 / 港元 Policy issued in Macau: US\$/MOP/HK\$
缴费方式 Payment Mode	每年 / 每半年 / 每季 / 每月缴付 Annual / Semi-annual / Quarterly / Monthly Payment
最低保障额 Minimum Sum Insured	<div> <div>< Age 45 岁</div> <div>≥ Age 45 岁</div> </div> <div> <div> 香港保单 Hong Kong Policies US\$30,000美元 / HK\$240,000港元 澳门保单 Macau Policies US\$25,000美元 / MOP/HK\$200,000澳门元/港元 </div> <div> US\$15,000美元 / HK\$/MOP120,000港元/澳门元 </div> </div> <div> <div> FP80/100/130 </div> <div> US\$15,000美元 / HK\$/MOP120,000港元/澳门元 US\$8,000美元 / HK\$/MOP64,000港元/澳门元 </div> </div> <div> <div>其他 Others</div> <div>US\$5,000美元 / HK\$/MOP40,000港元/澳门元</div> </div>
最高保障额 Maximum Sum Insured	个别考虑 Individual consideration
增加/减少保障额 Increase / Decrease Sum Insured	每次更改之最低金额为5,000 美元 / 40,000港元/澳门元 The minimum amount of increase / decrease is US\$5,000 / HK\$/MOP40,000
提取现金价值 Cash Value Withdrawal	次数不限，现时每次收取25美元或200港元/澳门元提款费用；定期提款权益则可获豁免 Unlimited frequency. Currently, each cash withdrawal is subject to a withdrawal charge of US\$25 or HK\$/MOP200. Withdrawal charge is waived for automatic periodic withdrawal option.
投保资料 Basic Information	
投保年龄（以上次生日年龄计算） Issue Age (At Last Birthday)	0 - 75岁（如选择特级递增寿险保障，投保年龄则为0 - 55岁） Age 0 - 75 (For Increasing Benefit Plus, Issue Age is 0 - 55)
保障年期 Benefit Term	至100岁 To Age 100
缴付保费年期 Premium Payment Term	至100岁 To Age 100

本册子只提供计划的一般资料，仅供参考之用，并非保单的一部份。有关保障范围、详情及条款，请参阅保单文件。如有垂询，欢迎与本公司的顾问、特许分销商或保险经纪联络，或致电客户服务热线：香港 (852) 2533 5555 / 澳门 (853) 2832 2622。

This brochure contains general information, is for reference only and does not form part of the policy. Please refer to the 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: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

全力支持环保



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