



## 首選靈活萬用壽險計劃 FLEXI-ULife Prime Saver



《指標》2016年財富管理大獎  
萬用壽險產品 - 同級最佳獎



《彭博商業周刊》金融機構大獎2017  
人壽保險 - 卓越大獎



你可創造更豐厚的財富，盡享更精彩人生，只要你及早作出妥善的理財規劃。一份兼具靈活彈性和回報增長的萬用壽險計劃，正是伴你一生的最佳保障及理財方案。

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.



財富增值  
Wealth Appreciation



家人的生活保障  
Protection For Family



子女成才教育基金  
Education Funds



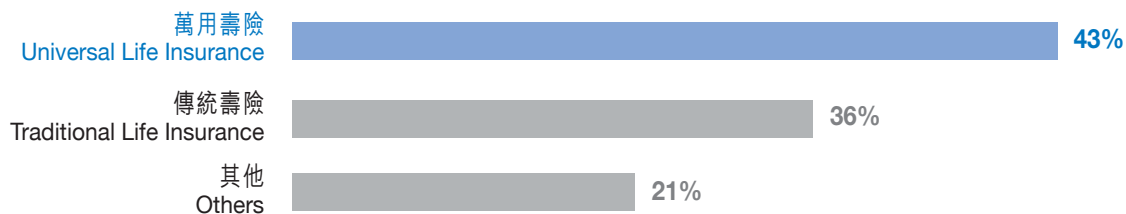
豐盛退休生活  
Enjoyable Retirement



妥善的財產分配  
Wealth Preservation & Distribution

萬用壽險在成熟市場已超越傳統壽險，成為客戶的壽險首選。

Universal Life has taken over Traditional Life to become the preferred option in developed markets.



資料來源：LIMRA International Inc. — 2016年美國壽險市場佔有率數據（2017年3月出版）  
Source: LIMRA International Inc. - 2016 Life Insurance Penetration Rate in USA (Published in Mar 2017)

萬用壽險—真正為客戶度身訂造的保險計劃

Universal Life Insurance - a tailor-made insurance plan

	萬用壽險 Universal Life Insurance	傳統壽險 Traditional Life Insurance	
<b>靈活增減保障額</b> 可於原有保單內增加保障額，無須另購新保單，省卻額外保單費用。	✓	✗	<b>Flexible Coverage</b> Simply adjust the original policy to increase the sum insured. No need to apply for a new policy, thus saving additional policy charges.
<b>優惠保費率</b> 加保時仍按最初投保時年齡計算保費率。	✓	✗	<b>Preferential Premium Rates</b> The premium rate for new coverage will be based on the insured's age when the policy was first issued instead of current age.
<b>繳款彈性</b> 如保單已累積現金價值，便可暫停繳交保費，而無須支付貸款利息。	✓	✗	<b>Premium Flexibility</b> Allows you to skip payments if the policy has accumulated a cash value, without any loan interest.
<b>每月派息複式計算</b>	✓	✗	<b>Monthly interest at a compound rate</b>
<b>靈活提取現金</b> 繼續享有保障，無須減低保障額。	✓	✗	<b>Flexible cash withdrawal</b> Still enjoy protection without the need to reduce the sum insured.

註：以上資料僅供參考，關於個別計劃的保障範圍，請參閱有關保單文件。  
Remarks: The above information is for reference only. Please refer to policy document for detailed benefit coverage.



美國萬通亞洲首選靈活萬用壽險計劃集多項靈活保障、財富增值和提存彈性優勢於一身，為你度身訂造，靈活應變。

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大靈活保障 Flexible Protections

<p><b>增加投保額</b> Increase Coverage</p>	<p>可於同一保單增加基本保障額，無須另購新單，省卻額外的保單費用。如有需要，亦可調低基本保障額，惟須於賬戶價值中扣除適用的退保費用<sup>1</sup>。 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<sup>1</sup> from the Account Value.</p>
<p><b>保單增值權益<sup>2</sup></b> Policy Enhancement Option<sup>2</sup></p>	<p>於每個保單週年，獲自動增加基本保障額，無須提交任何投保資料證明。(可於投保時同時申請) 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).</p>
<p><b>保證可保權益<sup>3</sup></b> Guaranteed Insurability Option<sup>3</sup></p>	<p>註冊結婚或子女出世時，可於無須提供任何投保資料證明的情況下，選擇增加基本保障額，保證受保。 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.</p>

### 優惠保費率 Preferential Premium Rate

於原有保單增加基本保障額時，計劃會按你最初投保時的年齡計算保費率。  
Premium rate for the increased Basic Sum Insured will be based on your age when the policy was first issued.

<sup>1</sup> 調低基本保障額時，會以後進先出方式先扣除最近期生效的基本保障額，並會按此計算適用的退保費用。

<sup>2</sup> 保單增值權益有效至受保人51歲的保單週年日止。有關其他條款及細則，請參閱保單文件。

<sup>3</sup> 保證可保權益只適用於保障生效日期一年後行使，至受保人51歲的保單週年日止。權益亦適用於合法領養18歲以下子女。於每次行使權益時，所增加的基本保障額最高為行使權益前基本保障額的25%，而受保人的所有首選靈活萬用壽險計劃保單，因每次行使保證可保權益所增加的基本保障額合共最高為50,000美元/400,000港元/澳門元；此權益最多只可行使兩次。有關詳情及條款，請參閱保單文件。

<sup>1</sup> 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.

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

<sup>3</sup> 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 51<sup>st</sup> 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大財富增值

你的供款會於扣除任何適用的費用後，存入賬戶價值內，並獲享較一般銀行存款優厚的利息。

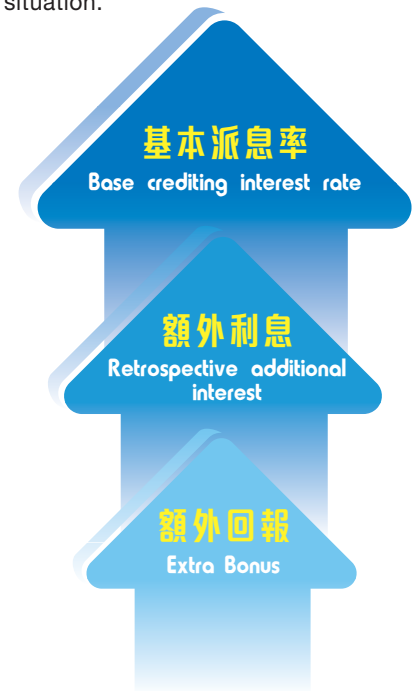
此外，我們保證無論經濟環境如何，於保單生效滿15年或以上，賬戶價值（包括撥入保單的利息及額外回報的總額）將不會少於每年以派息率3%計算而累積的賬戶價值。

### 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.

<b>現時假設派息率</b> Current assumed crediting interest rate	<b>4.5%</b> 每年 p.a. = <b>4%</b> 每年 p.a. 現時假設基本派息率* + <b>0.5%</b> 每年 p.a. 現時假設額外利息率*						
<b>額外回報</b> Extra Bonus	<table border="0"> <tr> <td style="text-align: center;">現時假設額外回報率 The current assumed Extra Bonus rate</td> <td style="text-align: center;">保單年 Policy Year</td> </tr> <tr> <td style="text-align: center;">2.75%</td> <td style="text-align: center;">15/20/25</td> </tr> <tr> <td style="text-align: center;">5.5%</td> <td style="text-align: center;">30及其後每5年 The 30<sup>th</sup> year and every 5 years thereafter</td> </tr> </table>	現時假設額外回報率 The current assumed Extra Bonus rate	保單年 Policy Year	2.75%	15/20/25	5.5%	30及其後每5年 The 30 <sup>th</sup> year and every 5 years thereafter
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#### 計算方法及派發方式 Calculation and Payment Method

<b>基本派息率</b> Base crediting interest rate	<p>每月撥入賬戶價值，並以複式計算。 Credited monthly to the Account Value at a compound rate</p>
<b>額外利息</b> Retrospective additional interest	<p>自保單第1年起計算至第20年，並於第20年年終撥入賬戶價值內；而由第20年起其後每5年派發一次的「額外利息」，將由每5年期的第1年起計算至第5年，並於第5年年終時撥入賬戶價值內。 This will be credited to the Account Value at the end of the 20<sup>th</sup> 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>
<b>額外回報</b> Extra Bonus	<p>於第15個保單週年日及其後每5年後派發。 額外回報 = 過往5年的平均每月賬戶價值 X 額外回報率 This will be credited to the policy at the end of the 15<sup>th</sup> policy year and for every 5 years thereafter. Extra Bonus = Average Monthly Account Value of the preceding 5 years X Extra Bonus rate</p>

\* 上述之現時假設派息率（包括現時假設基本派息率及現時假設額外利息率）為本單張於2017年5月刊發時適用之派息率，並非保證，日後或會更改。  
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 May 2017, and is not guaranteed. It is subject to change.

### 3大提存彈性

為賺取更豐厚利息及回報，更快達至理財目標，計劃讓你可隨時：

#### 靈活增加保費

只要保單內已累積有現金價值，並足以支付每月費用，你便可獲享以下各項靈活彈性，而無須減低基本保障額：

#### 靈活套現

你可行使定期提款權益<sup>4</sup>，自由設定每月/每年提款金額及年期，讓各項理財安排（例如子女升學及退休等）更有規劃。此外，你亦可隨時提取部分現金價值<sup>5</sup>，以應不時之需。

#### 暫停繳付保費

### 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 option<sup>4</sup> 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 Value<sup>5</sup> at any time to cope with emergencies.

#### Skip Premium Payments



$$\text{現金價值} = \text{賬戶價值} - \text{適用的退保費用}$$
$$\text{Cash Value} = \text{Account Value} - \text{applicable surrender charge}$$

提取現金、減低或暫停繳付保費，將會影響計劃所累積的現金價值，而每月費用仍會被扣除，如現金價值不足以支付每月費用時，保單便會終止而沒有任何價值。

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.

<sup>4</sup> 定期提款權益只適用於生效滿10年或以上的保單，並可獲豁免支付提款費用。按現行規定，每月提款金額最低為500美元/4,000港元/澳門元，提款年期最短一年；而每年提款金額最低為6,000美元/48,000港元/澳門元，提款年期最短三年。如欲更改已確認的定期提款權益，須支付手續費。

<sup>5</sup> 現時提款費用每次25美元或200港元/澳門元。

<sup>4</sup> 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.

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

### 3大額外安心

#### 失業保障

萬一投保人於保單有效期內不幸遭裁員或遣散，即可享有長達365日的「特惠寬限期」，於該期限內仍可繼續享有十足保障<sup>6</sup>。

#### 末期病症保障

若受保人不幸被首次確診患上末期病症<sup>7</sup>，便可獲得末期病症保障賠償，即基本計劃及附加保障（如適用）的身故保障，以紓緩經濟上的壓力。

#### 附加保障

此外，你亦可以小額保費享有一系列附加保障：

**豁免保費計劃** - 若受保人不幸於65歲或以前因患病或意外受傷引致連續6個月或以上不能工作，計劃會代付傷殘期間所需的保費。

**其他附加保障** - 嚴重疾病保障、意外保障等。

### 3 Extra 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 insurance<sup>6</sup>.

#### Terminal Illness Protection

In the event of the Insured being first diagnosed with Terminal Illness<sup>7</sup>, 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, Accident Benefit, etc.

### 壽險保障選擇 Life Protection Options



選擇 Option	特點 Feature	身故保障 Death Benefit
<b>固定壽險保障</b> Level Benefit	儲蓄成份較高 With more savings	「賬戶價值」或「基本保障額 - 受保人身故日前12個月內曾提取的總金額」（兩者取其較高者） "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)
<b>遞增壽險保障/ 特級遞增壽險保障</b> Increasing Benefit/ Increasing Benefit Plus	兩者的保障成份較高。遞增壽險保障的短線資金增長較快，而特級遞增壽險保障的長線資金增長則較佳。 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.	「賬戶價值」+「基本保障額」 "Account Value" + "Basic Sum Insured"
<b>漸進壽險保障</b> Incremental Benefit	平衡保障及儲蓄 Balancing savings and protection	「賬戶價值」或「基本保障額 + 賬戶價值的50% - 受保人身故日前12個月內曾提取的總額的50%」（兩者取其較高者） "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)

<sup>6</sup> 失業保障只適用於基本計劃。

<sup>7</sup> 末期病症指根據本公司委任醫療顧問的意見，受保人因患病以致其壽命很可能不會多於十二個月。於作出末期病症保障賠償後，有關的保單及附加保障將自動終止。有關詳情及條款，請參閱保單文件。

<sup>6</sup> Unemployment Protection is only applicable to the Basic Plan.

<sup>7</sup> 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.



## 主要產品風險

### 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。提取現金、減低或暫停繳付保費 (如適用)，將會減少計劃所累積的現金價值，而每月費用仍會被扣除。我們將定期檢視非保證之費用，於需要時非保證之費用可能會被調整。我們將會參考包括但不限於理賠、支出費用、投資回報及退保等因素的過往經驗和預期未來展望，以釐定任何非保證費用的調整。如現金價值不足以支付每月費用，而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單便會終止而沒有任何價值。

### 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
- 在受保人經確診患上末期病症而需要作出末期病症保障賠償後
- 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，你所獲得的現金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。

## 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.

## 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>.



## 重要資料

### 派息率理念

我們將不時檢視及釐定派息率及 / 或非保證回報。我們將會參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定派息率及 / 或非保證回報。

**投資回報：**包括所投資的資產賺取的利息 / 紅利收入及市場價格變動。投資表現會受利息 / 紅利收入之波動以及各種市場風險因素如信貸息差、違約風險、股票價格、房地產價格及商品價格之波動及滙率而影響。

**退保：**包括保單失效、退保、部分退保及其他扣減項目及保障支付，以及其對投資的相關影響。

為了提供更平穩的派息率及 / 或非保證回報，我們或會在投資表現強勁的時期保留回報，用作在投資表現較弱的時期支持或維持較高之派息率及 / 或非保證回報。

### 投資政策、目標及策略

美國萬通保險亞洲有限公司（「美國萬通亞洲」）的投資目標是優化保單持有人的長線回報並維持風險於可接受的水平。資產會被投放於不同類型的投資工具，包括環球股票、債券及其他固定收益資產、房地產和商品市場。此多元化之投資組合目的在於達到可觀且穩定的長線投資回報。

我們會根據投資的資產之過往及預期的表現、波幅及相關風險去選擇投資的資產及管理我們的投資組合。

美國萬通亞洲採取積極的資產配置策略，資產分佈將會不時因市場環境的轉變及經濟展望而作出調整。

為達至長線目標回報，美國萬通亞洲採用一套以固定收益資產及股票類資產為組合的投資策略。現時的長線投資策略按以下分配，投資在以下資產：

資產類別	目標資產組合 (%)
債券及其他固定收益資產	80% - 100%
股票類資產	0% - 20%

債券及其他固定收益資產主要包括擁有高信用評級的政府債券及不同行業的企業債券（主要投資於美國市場），提供一個多元化及高質素之債券投資組合。

股票類資產主要包括環球股票（公共及 / 或私募股權）、互惠基金、交易所交易基金、高息債券、房地產及商品市場。投資遍佈於不同地區及涉及不同的行業。另外，我們或會使用衍生工具作為資產風險管理。

投資策略或會不時根據市場環境及經濟展望而作變動。

詳情請瀏覽本公司網頁 <http://corp.massmutualasia.com/tc/Insure/Life-Insurance/Hong-Kong/2016Q1-FLEXI-ULife-Prime-Saver.aspx>。

# 「首選靈活萬用壽險計劃」一覽表 FLEXI-ULife Prime Saver – At a Glance

利益項目 Benefits			
基本派息率* Base crediting interest rate*	現時假設基本派息率為每年4.0%。基本派息會每月派發，並撥入賬戶價值，以複式計算 Current assumed base crediting interest rate is 4.0% p.a. The base crediting interest will be credited monthly to the Account Value at a compound rate		
額外利息* Retrospective additional interest*	於保單第20個週年日及其後每5年派發，現時假設額外利息息率為每年0.5% Credited to the Account Value at the end of the 20 <sup>th</sup> policy year and for every 5 years thereafter. The current assumed retrospective additional interest rate is 0.5% p.a.		
額外回報 Extra Bonus	於保單第15個保單週年日及其後每5年派發 Credited to the policy at the end of the 15 <sup>th</sup> policy year and for every 5 years thereafter	現時假設額外回報率 The current assumed Extra Bonus rate	保單年 Policy Year
		2.75%	15/20/25
		5.5%	30及其後每5年 The 30 <sup>th</sup> year and every 5 years thereafter
利息保證 Guaranteed interest	賬戶價值(包括已撥入保單的利息及額外回報的總額)保證不會少於每年以派息率3%計算而累積的賬戶價值(適用於已生效滿15年或以上的保單) 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)		
身故保障選擇 Death Benefit Options	固定壽險保障 / 遞增壽險保障 / 特級遞增壽險保障 / 漸進壽險保障 Level Benefit / Increasing Benefit / Increasing Benefit Plus / Incremental Benefit		
保證可保權益 <sup>3</sup> Guaranteed Insurability Option <sup>3</sup>	每次增加之基本保障額為行使權益前基本保障額的25%或50,000美元/400,000港元/澳門元(以較低者為準); 最多可行使權益兩次。 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.		
失業保障 <sup>6</sup> Unemployment Benefit <sup>6</sup>	可享有長達365日的特惠寬限期 A Special Grace Period of up to 365 days		
末期病症保障 <sup>7</sup> Terminal Illness Benefit <sup>7</sup>	基本計劃及附加保障(如適用)的身故保障 The Death Benefit of the Basic Plan and supplementary benefit(s)		
附加保障 Supplementary Benefits	豁免保費計劃、嚴重疾病保障、意外保障等 Waiver of Premium Benefit, Critical Illness Benefit, Accident Benefit, etc.		
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 / 港元 Policy issued in Macau: US\$/MOP/HK\$	
繳費方式 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	<b>&lt; Age 45 歲</b>		<b>≥ Age 45 歲</b>
	香港保單 Hong Kong Policies US\$30,000美元 / HK\$240,000港元		US\$15,000美元 / HK\$/MOP120,000港元/澳門元
	澳門保單 Macau Policies US\$25,000美元 / MOP/HK\$200,000澳門元/港元		
	<b>FP80/100/130</b>	US\$15,000美元 / HK\$/MOP120,000港元/澳門元	US\$8,000美元 / HK\$/MOP64,000港元/澳門元
	<b>其他 Others</b> US\$5,000美元 / HK\$/MOP40,000港元/澳門元		
最高保障額 Maximum Sum Insured	個別考慮 Individual consideration		
增加/減少保障額 Increase / Decrease Sum Insured	每次更改之最低金額為5,000美元 / 40,000港元/澳門元 The minimum amount of increase / decrease is US\$5,000 / HK\$/MOP40,000		
提取現金價值 Cash Value Withdrawal	次數不限，現時每次收取25美元或200港元/澳門元提取費用；定期提款權益則可獲豁免 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.		
投保資料 Basic Information			
投保年齡 (以上次生日年齡計算) Issue Age (At Last Birthday)	0 - 75歲 (如選擇特級遞增壽險保障，投保年齡則為0 - 55歲) Age 0 - 75 (For Increasing Benefit Plus, Issue Age is 0 - 55)		
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		

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，歡迎與本公司的顧問、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 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.

全力支持環保



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