

可轉換之定期保障計劃

無論你希望增加基本保障，抑或投保價錢相宜的保障計劃，「可轉換之定期保障計劃」將會是你最佳的選擇。此項計劃更保證你獲得最靈活的保障期。

高度保障、低保費

可轉換之定期保障計劃是純為保障而設的計劃，你只需繳付最低廉的保費便能獲得最大的保障。在保單生效後，保費亦不會再作調整，使你倍感安心。

靈活保障期

可轉換之定期保障計劃為你提供靈活的保障年期，由 10 年至 75 歲不等，以配合不同的財務需求。萬一發生不幸事故，你的摯愛家人也可即時獲得可觀現金，以應付樓宇按揭或私人貸款等開支，讓生活更有保障。

保證可轉換為其他計劃

可轉換之定期保障計劃更為你提供一項獨特的權利。於 60 歲前的保障年期內，你可隨時將計劃轉換為其他儲蓄或終生保障計劃。即使你不幸遇到疾病或意外，亦不會影響這項權益，你無須出示醫生證明，亦能獲得終生保障。

重要資料—如本計劃為基本計劃

繳付保費年期及保障年期

可轉換之十年定期保障計劃

繳付保費年期及保障年期為 10 年。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。

可轉換之定期保障計劃(至 65 歲)

繳付保費年期及保障年期最長可至受保人 65 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。

可轉換之定期保障計劃(至 75 歲)

繳付保費年期及保障年期最長可至受保人 75 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。

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

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 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。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、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。

重要資料—如本計劃為附加保障

繳付保費年期及保障年期

可轉換之十年定期保障計劃

如本計劃屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至 (1)10 年，或(2)此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本計劃屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至 (1) 10 年，或(2)此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

可轉換之定期保障計劃(至 65 歲)

如本計劃屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲，或(2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本計劃屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲，或(2)此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

[可轉換之定期保障計劃(至 75 歲)]

如本計劃屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 75 歲，或(2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障

- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

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

本附加保障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 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。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢，歡迎與本公司之顧問、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。

Convertible Term Insurance

Whether you want to increase substantially the protection of your basic plan or simply look for an affordable insurance program, Term Insurance will prove to be one of your best choices. It assures you the most competitive premium rate combined with the most flexible protection period.

High Protection at Low Cost

There is no other insurance plan like Term Insurance that is entirely designed for your protection. It offers sound insurance coverage at extremely attractive rates. Once your coverage becomes effective, the premiums are guaranteed to remain at their remarkably low level.

Flexible Protection Period

If you are undertaking financial obligations, Term Insurance provides the advantage of flexible protection periods ranging from 10 years up to age 75. It is the ideal insurance vehicle for securing the future of your loved ones and protecting your mortgage, as well as for insuring lines of credits, for a specific period of time.

Guaranteed Convertibility

You can convert this term insurance to a complete range of life policies that give you permanent protection and promising returns. And you can make these changes at any time up to age 60, with no medical examination required.

Important Information - If the plan is a Basic Plan**Premium Payment Term and Benefit Term*****10-Year Convertible Term***

The premium payment term and the benefit term are 10 years. 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.

Convertible to age 65 Term

The premium payment term and the benefit term are up to age 65 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.

Convertible to age 75 Term

The premium payment term and the benefit term are up to age 75 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.

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

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.

The above contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. 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.

Important Information - If the plan is a Supplementary Benefit**Premium Payment Term and Benefit Term*****10-Year Convertible Term******If the plan is a Supplementary Benefit attached to a Universal Life Plan***

The premium payment term and the benefit term are up to (1) 10 years, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If the plan is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) 10 years, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Convertible Term to Age 65***If the plan is a Supplementary Benefit attached to a Universal Life Plan***

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If the plan is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Convertible Term to Age 75***If the plan is a Supplementary Benefit attached to a Universal Life Plan***

The premium payment term and the benefit term are up to (1) age 75 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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 supplementary benefit 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.

The above contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage, exact terms and conditions and exclusions. 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.