



## 富饒傳承儲蓄計劃 Infinity Saver IS

**Bloomberg  
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彭博商業周刊·中文版  
Financial Institution  
Awards 2018

Excellence Performance  
Insurance - Annuity Plan

《彭博商業周刊》金融機構大獎2018  
年金計劃 - 卓越大獎



優秀保險企業大獎2018  
Insurance Excellence Awards

《iMoney 智富雜誌》  
最佳年金產品

**MassMutual**  
FINANCIAL GROUP<sup>SM</sup>

# 富饒傳承 掌握未來

Own the future with  
a legacy of wealth



曾孫的  
無限潛能開發  
My great-  
grandson's  
potential



孫女的教育大計  
My grand-daughter's  
education



兒子的事業發展  
My son's business



我的退休生活  
My retirement



## 創造財富 守護世代

**富饒傳承儲蓄計劃**是一項提供更高潛在回報及靈活的保險儲蓄計劃，讓您的資產增值，助您和家人實現未來目標。

## 財富倍增 恆久傳承

您可將保單所累積的財富傳承給摯愛，最長可達至138年，讓保單財富倍增，延續世代。

## 為摯愛塑造幸福未來

日後，您的家人將會衷心感激您今天的明智決定。選擇富饒傳承儲蓄計劃為您建立財富，讓您見證財富增長及傳承對家人的愛.....

## Protected wealth that grows for generations

**Infinity Saver** is a flexible insurance savings plan designed to grow your assets and help you and your family to achieve your future goals. With Infinity Saver you accumulate capital with potentially higher returns.

## Create an inheritance

Uniquely, you may change your policy ownership over time to transfer accumulated wealth up to 138 years.

## For your family's future happiness

Your family will look back and thank you for your wisdom today. Choose Infinity Saver to build your wealth, watch it grow and share your blessings across the generations...



# 富饒傳承儲蓄計劃 — 信心滿載 累積財富

## Infinity Saver – Build your wealth with confidence

1

### 短期供款 Short start term

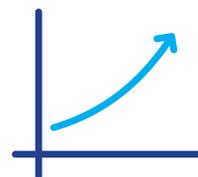


繳付保費年期短至5年或10年，讓您輕鬆累積豐厚財富，且無需進行驗身。何不馬上坐言起行？

Get started right away with a premium payment term of five or ten years. It's so easy to accumulate a sizeable sum. And no medical examination is required. What are you waiting for?

2

### 更高回報潛力 Higher potential returns



我們採用進取的資產配置策略，以提升回報潛力，讓財富倍增。自保單生效滿3年起，您可獲享非保證終期紅利。

為讓您安枕無憂，於保單生效滿3年起，無論經濟環境如何，保證現金價值將根據保單已生效年期計算，最高可達每年保費總額<sup>1</sup>的35%，於退保或終止保單時提取。

We implement a proactive asset allocation strategy so you can grow your wealth with higher potential returns. From the third policy anniversary onwards, you are entitled to a non-guaranteed Terminal Bonus.

For total peace of mind, you're entitled to receive the Guaranteed Cash Value on surrender of the policy from the third policy anniversary onwards, no matter the economic climate. The Guaranteed Cash Value is based on the duration for which the policy has been in force, up to 350% of the total Annual Premium paid<sup>1</sup>.

$$\begin{array}{l} \text{現金價值}^2 \\ \text{Cash Value}^2 \end{array} = \begin{array}{l} \text{保證現金價值} \\ \text{Guaranteed Cash Value} \end{array} + \begin{array}{l} \text{終期紅利} \\ \text{Terminal Bonus} \end{array}$$

3

### 儲蓄可轉換為年金 Convert savings to annuity



您可於55歲及保單已生效滿10年起，隨時選擇將全數或部分現金價值轉為終身年金<sup>3</sup>，確保退休後仍享有穩定收入，月月有「糧」出，以免因長壽而要面對財務風險。

When you reach the age of 55 and the 10th policy anniversary, you can decide at any time to convert all or part of the Cash Value to a lifetime annuity<sup>3</sup>. This guarantees you an annuity income for the rest of your life, and protects you from the financial impact of longevity risk.

## 4

## 財富世代傳承

### Spread your wealth across generations



您可將保單傳承予摯愛，讓財富持續增長，世代共享。

- 您可於保單生效期內隨時更改保單持有人/受保人<sup>4</sup>，讓財富不斷滾存增值，至原有受保人138歲；
- 您亦可預先設定，於受保人不幸離世後，保單自動轉至指定一位受益人，成為新受保人<sup>5,6</sup>/新保單持有人<sup>6</sup>。

換言之，您的摯愛可直接承繼保單資產，無須等候遺產承辦，避免糾紛，並有助分散稅務風險<sup>^</sup>。

Transfer your policy ownership to your loved one. Grow and share the wealth across generations.

- Change the Policy Owner / the Insured<sup>4</sup> at any time while the policy is in force, up to age 138 of the original Insured.
- Automatically change the Policy Owner<sup>6</sup> / the Insured<sup>5,6</sup> to a designated beneficiary upon the death of the Insured with prior instruction.

This means there's no need to wait for the completion of probate, thus avoiding estate disputes and potentially earning tax advantages<sup>^</sup>.

## 5

## 靈活資金安排

### Flexible funding



靈活的理財安排有助您策劃未來。

於保單生效滿3年起，您可隨時透過部分退保<sup>7</sup>，提取部分現金價值，以實現您的計劃，並讓餘下的價值繼續滾存累積，助您達成下一個財務目標。

Make plans for your future with our flexible funding option.

You can withdraw a portion of the Cash Value by partial surrender<sup>7</sup> at any time after the third policy anniversary. The remaining value will continue to accumulate toward your next financial goal.

## 6

## 安枕無憂

### Worry-free protections



### 豁免保費意外保障<sup>8</sup>

為確保您的理財大計萬無一失，若受保人不幸於65歲或以前因意外受傷，以致連續6個月或以上完全傷殘，我們將代繳傷殘期間基本計劃所需的保費。

### Accident Waiver of Premium Benefit<sup>8</sup>

If you unfortunately get in an accident of total disability for a continuous period of not less than six months before age 65, we will take care of all subsequent premium payments under the basic plan.

### 身故保障<sup>9</sup>提供回奉保證

若受保人不幸身故，保單的現金價值或已繳保費總額<sup>1</sup>(以較高者為準)將支付予指定受益人。

### Death Benefit<sup>9</sup> Guaranteeing Refund of Capital

In the unfortunate event of the death of the Insured, the Cash Value or the total Annual Premium paid<sup>1</sup> for the Basic Plan, whichever is higher, will be paid to the designated beneficiary.

<sup>^</sup> 有關個別國家或地區的稅務詳情，請諮詢獨立法律及專業意見。

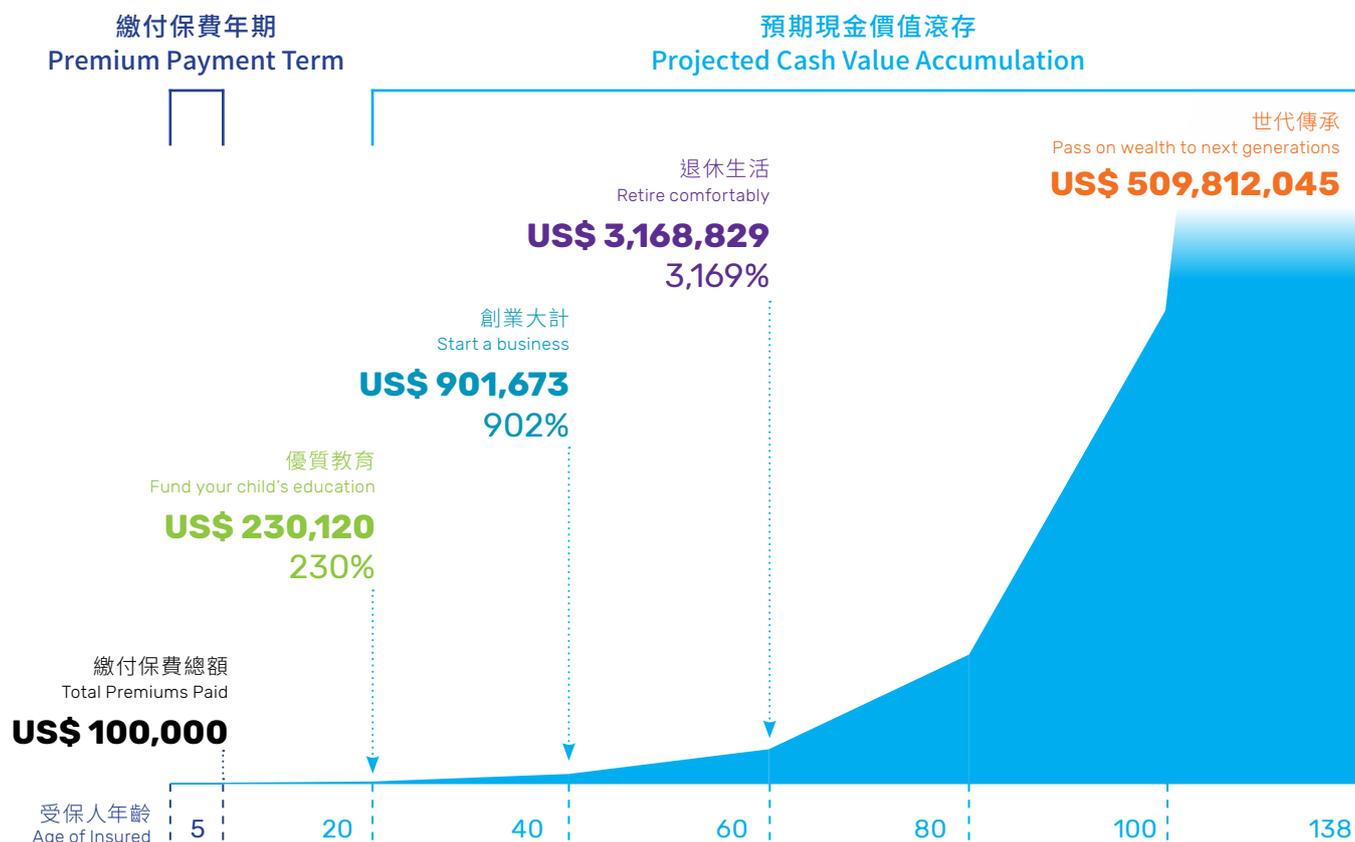
<sup>^</sup> Please consult with your own legal advisors in respect of the taxation of an individual country or region.

# 財富倍增 世代共享

Grow your wealth exponentially and share it across generations

例子： 陳先生為剛出生的兒子Jack投保富饒傳承儲蓄計劃，所選擇的繳付保費年期為5年，基本計劃每年保費為20,000美元，繳付保費總額為100,000美元。他計劃於日後將保單轉給兒子。

Example: Mr. Chan takes out an Infinity Saver policy for his newborn son, Jack. He chooses a 5-year premium payment term. The Annual Premium of the Basic Plan is US\$20,000. The total premiums paid amounted to US\$100,000.



## 靈活資金安排 Flexible funding

可選擇部分退保，提取現金價值實現未來目標：  
Choose to withdraw a portion of the Cash Value to achieve future goals:



**Jack 的優質教育 Jack's education fund**



**Jack 的創業大計 Jack to start his business**



**個人的退休生活 Retire comfortably**



**世代傳承 Pass on wealth to next generations**

註： 以上數字均為假設，僅供舉例說明之用。預期現金價值乃按預期的終期紅利率、保單以年繳方式依期繳付至繳付保費年期完結，以及於保單生效期內並沒有提取任何現金價值或保單借貸計算。預期總回報率經調整捨入至整數。

Remark: The above figures are hypothetical and for reference only. The projected Cash Value amounts are calculated based on the projected Terminal Bonus and premium paid annually in full during the premium payment term, and provided that no cash withdrawal or policy loan has been made while the policy is in force. The projected Total Return Ratio is rounded to the nearest integer.



#### 附註

1. 金額乃按已繳基本計劃的每年保費總額計算。
2. 須扣除保單債項。
3. 按現行規定，轉換年金時的現金價值需達10,000美元。實際的年金收入按所選擇的年金權益、用作行使年金的現金價值及當其時適用的年金率計算。每位受保人只可以行使年金權益1次。我們保證提供年金權益選擇1「定額終身年金」，並保留不時修訂本計劃所提供的年金權益、於首次支付年金時釐定關於年金的條款及年金金額的絕對權利。
4. 保單持有人可於保單生效1年後更改受保人，有關詳情以現行行政規則為準。保單的附加保障（如適用）會於更改受保人生效日起同時終止。
5. 若在受保人在生期間，保單持有人指定一位後續受保人，在保單生效期間，在受保人身故後，計劃將不會支付身故保障，而保單亦不會被終止。
6. 須符合現行行政規則。
7. 部分退保會令日後的保證現金價值及其後的終期紅利按比例相應減少。
8. 只適用於年滿18歲或以上的受保人。代付的保費金額最高為每年10,000美元（以每位受保人計算）。
9. 身故保障只適用於保單生效期間及於全額現金價值行使年金權益前。身故保障並不包括已被遞減的基本計劃的每年保費（即部分退保）。
10. 按現行規定，投保人在選擇行使此項年金權益時，其配偶須年滿40歲。
11. 不適用於年金生效日前出現的嚴重疾病及已存在的病徵或病狀。

#### Notes

1. The total Annual Premium paid is calculated based on the Annual Premium of Basic Plan.
2. Net of any policy debt.
3. Current requirement on minimum Cash Value for exercising an annuity is US\$10,000. The actual annuity income is subject to the annuity option selected, the Cash Value applied for exercising the annuity, and the applicable annuity rate in effect on the annuity date. Each Insured can exercise annuity option once only. The availability of the annuity option 1 "Lifetime fixed-income annuity" is guaranteed. We reserve the right to determine the annuity options available for this plan from time to time, the terms and conditions of the annuity and the annuity payment amount at the time the first annuity payment is made.
4. The Policy Owner may change the Insured after the 1st policy year and subject to the prevailing administration rules. All supplementary benefit(s) (if applicable) will be terminated upon the effective date of the change of Insured.
5. If a contingent Insured is named by the Policy Owner before the death of the Insured while the policy is in force, the Death Benefit will not be payable and the policy will not be terminated on the death of the Insured.
6. Subject to prevailing administrative rules.
7. Partial surrender of the policy will reduce the amounts of the Guaranteed Cash Value and Terminal Bonus on a pro-rata basis accordingly.
8. Applicable if the Insured is aged 18 or above. The maximum amount of premiums payable by the Company under this benefit is US\$10,000 per annum (on a per-life basis).
9. The Death Benefit is applicable when the policy remains in force and before an annuity option is exercised with the full Cash Value. The Death Benefit shall not include the Annual Premium of Basic Plan that had been reduced (i.e. partial surrender).
10. Current requirement of the age of spouse when exercising this annuity option is 40 or above.
11. Not applicable to critical illnesses occurred before the annuity date, or signs and symptoms which existed before the annuity date.

## 重要資料

### 終期紅利理念

你的保單為分紅保險計劃並可分享由我們釐定之相關產品組別中的盈餘。於釐定終期紅利時，我們致力確保保單持有人和本公司能得到合理的盈餘分配。我們將最少每年檢視及釐定終期紅利一次。我們將參考包括但不限於以下因素的過往經驗和預期未來展望，以釐定保單的終期紅利。

**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匯率而影響。

**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。

為了提供更平穩的終期紅利，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終期紅利。

### 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、房地產及商品市場。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	15% - 55%
股票類資產	45% - 85%

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/Retire/Annuities/Hong-Kong/2019-Infinity-Saver.aspx>

## Important Information

### Terminal Bonus Philosophy

Your policy is a participating policy and can share the divisible surplus from the product group determined by us. Terminal bonuses will be determined with an aim to ensure fair sharing of profits between policyholders and the Company. The terminal bonuses will be reviewed and determined by us at least once per year. In determining the terminal bonuses, we will take into account both past experience and expected future outlooks for factors including, but not limited to, the following:

**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 terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger terminal bonuses during periods of less favourable 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	15% - 55%
Equity-like assets	45% - 85%

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/Retire/Annuities/Hong-Kong/2019-Infinity-Saver.aspx>

## 主要產品風險

### 繳付保費年期及保障年期

你應就已選擇的繳付保費年期持續繳付保費。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當時的保證現金價值，保單的所有保障將會終止，而於償還保單債項後所剩餘的現金價值(如有)將會支付予你。

保障年期最長可至原有受保人138歲。

### 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，除非自動保費貸款適用
- 保單債項到達保證現金價值
- 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。

### 主要不保事項

受保人若在保單日期起計一年內自殺，無論其是否在神智清醒的情況下，我們的全部責任將只限於退還已支付之保費(扣除已支付或將獲支付之賠償金額及保單債項(如有))。

### 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

You should pay the premium(s) in accordance with your selected premium payment term. 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 Guaranteed Cash Value, all coverage under the policy will be terminated and the Cash Value (after deducting any policy debt) will be paid to you (if any).

The Benefit Term is up to age 138 of the original Insured.

### Termination

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

- On the Benefit Expiry Date
- The Grace Period ends, unless the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value
- 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 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.

### Key Exclusions

If the Insured commits suicide, whether sane or insane, within one year from the Policy Date, our total liability shall be limited to the premiums paid less any benefit amount that has been paid or is payable and Policy Debt (if any).

### 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, Edifício 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.

# 「富饒傳承儲蓄計劃」一覽表

## Infinity Saver – at a glance

利益項目 Benefits	
<b>現金價值<sup>2</sup></b> <b>Cash Value<sup>2</sup></b>	保證現金價值 + 終期紅利 Guaranteed Cash Value + Terminal Bonus
<b>終期紅利</b> <b>Terminal Bonus</b>	於保單第3個週年日起，每年公佈的終期紅利可於退保或保單終止時被提取。 The Terminal Bonus declared every year will be paid upon surrender or termination of the policy from the third policy anniversary onwards.
<b>保證現金價值</b> <b>Guaranteed Cash Value</b>	由保單生效滿3年起，可於退保或終止保單時被提取。保證現金價值最高可達已繳每年保費總額的350%。 Starting from the third policy anniversary, the Guaranteed Cash Value will be paid upon surrender or termination of the policy. The Guaranteed Cash Value can be up to 350% of the total Annual Premium paid <sup>1</sup> .
<b>終身年金權益<sup>3</sup> Lifetime Annuity Option<sup>3</sup></b>	
<b>選擇 Option 1</b> 定額終身年金 Lifetime fixed-income Annuity	受保人可終身收取定額年金，直至百年歸老。 The Insured receives a lifetime fixed-income annuity.
<b>選擇 Option 2/3</b> 定額終身年金 – 現金價值回奉保證/125%現金價值回奉保證 Lifetime fixed-income annuity – guaranteed refund of Cash Value/125% Cash Value	若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值/現金價值的125%，計劃會繼續派發年金予指定受益人，直至餘額付清。 If, when the Insured passes away, the total annuity income already received is less than the Cash Value / 125% of the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.
<b>選擇 Option 4/5</b> 遞增終身年金/遞增終身年金 - 現金價值回奉保證 Lifetime increasing-income annuity/Lifetime increasing-income annuity-guaranteed refund of Cash Value	受保人所享有的終身年金，金額會每兩年遞增5%，直至百年歸老。 適用於選擇5：若受保人於身故時已收取的年金收入總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定受益人，直至餘額付清。 The annuity income will increase by 5% every two years until the Insured passes away. For Option 5: If, when the Insured passes away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the increasing-income annuity until the balance has been fully paid.
<b>選擇 Option 6/7/8</b> 定額終身年金 – 10/15/20年保證期 Lifetime fixed-income annuity with 10 / 15 / 20 years guaranteed payment	若受保人於保證期內身故，計劃會繼續派發年金予指定受益人，直至保證期終結為止。 If the Insured passes away during the guaranteed period, the beneficiary will continue to receive the fixed-income annuity until the end of the guaranteed period.
<b>選擇 Option 9</b> 定額終身年金 – 聯合年金領取人 <sup>10</sup> Lifetime fixed-income annuity – joint annuitant <sup>10</sup>	受保人可與配偶共享100%年金，於其中一人身故後，另一人亦可無限期繼續收取2/3年金金額，直至百年歸老。 The Insured has the option of sharing a 100% fixed-income annuity with his/her spouse. In the event of the death of either annuitant, the other will continue to receive 2/3 of the annuity for the rest of his/her life.
<b>選擇 Option 10</b> 定額終身年金 – 聯合年金領取人 <sup>10</sup> 及現金價值回奉保證 Lifetime fixed-income annuity – joint annuitant <sup>10</sup> and guaranteed refund of Cash Value	受保人可與配偶共享100%年金。若其中一人身故時，而已收取的年金收入總額已達到用作行使年金權益的現金價值，其配偶仍可繼續收取2/3年金，直至百年歸老。若二人於身故時收取的年金收入總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定受益人，直至餘額付清。 The Insured has the option of sharing a 100% fixed-income annuity with his/her spouse. If, when either annuitant passes away, the total annuity income already received has reached the Cash Value applied for exercising the annuity option, his/her spouse will continue to receive 2/3 of the annuity for the rest of his/her life. If, when both the Insured and his/her spouse pass away, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.

### 選擇 Option 11

定額終身年金 – 危疾雙倍年金及現金價值回奉保證  
Lifetime fixed-income annuity –  
Critical illness double annuity and  
guaranteed refund of Cash Value

於年金期內，若受保人不幸首次確診患上指定嚴重疾病<sup>11</sup>包括非初期癌症、心臟病、腎衰竭及中風，又或需接受冠狀動脈（迴接）手術，每月年金收入將會以雙倍計算，長達60個月。於雙倍年金入息期過後，受保人仍可繼續收取100%每月年金收入，直至百年歸老。若受保人於身故時已收取的年金總額少於用作行使年金權益的現金價值，計劃會繼續派發年金予指定受益人，直至餘額付清。

If the Insured is first diagnosed to be suffering from a critical illness<sup>11</sup>, including later-stage cancer, heart attack, kidney failure and stroke, or having coronary artery bypass surgery during the annuity period, the monthly annuity income will be doubled, subject to a maximum of 60 months. The Insured will continue to receive 100% annuity income after the annuity period in which annuity payments are doubled. If, when the Insured dies, the total annuity income already received is less than the Cash Value applied for exercising the annuity option, the beneficiary will continue to receive the fixed-income annuity until the balance has been fully paid.

## 其他保障 Other Benefits

身故保障<sup>2,9</sup> (於全額現金價值  
用作行使年金權益前)

**Death Benefit<sup>2,9</sup>** (Before  
exercising an annuity option  
with the full Cash Value)

100% 已繳每年保費總額<sup>1</sup>或現金價值<sup>2</sup>  
of total Annual Premium paid<sup>1</sup> or Cash Value<sup>2</sup>  
(以較高者為準 whichever is higher)

豁免保費意外保障<sup>8</sup>

**Accident Waiver of Premium  
Benefit<sup>8</sup>**

最高每年10,000美元  
Up to US\$10,000 annually  
(以每位受保人計算 on a per-life basis)

## 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**

美元  
US\$

繳費方式

**Payment Mode**

每年 / 每半年 / 每季 / 每月繳付  
Annual / Semi-annual / Quarterly / Monthly

最低保費

**Minimum Premium**

每年1,800美元  
US\$1,800 annually

最高保費

**Maximum Premium**

個別考慮  
Individual consideration

## 投保資料 Basic Information

繳付保費年期

**Premium Payment Term**

5年 Years / 10年 Years

投保年齡

**Issue Age**

0 – 65

保障年期

**Benefit Term**

至原有受保人138歲  
To Age 138 of the original Insured

本冊子只提供計劃的一般資料，僅供參考之用，並非保單的一部分。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，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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