MassMutual
FINANCIAL GROUP℠

健康與財富
Health & Wealth

November 2007

Enjoying Your Retirement?
Entirely Within Your Control

Creating Wealth for
Your Beloved Ones

Be Aware of Cancer –
Live a Healthy Lifestyle

Exclusive Offers

Enjoying Your Retirement? Entirely Within Your Control

Planning for retirement is now the hot topic everywhere, with everyone hoping to be well off during their golden years. Have you initiated the necessary financial check-up to achieve your retirement goals and a carefree retirement life?

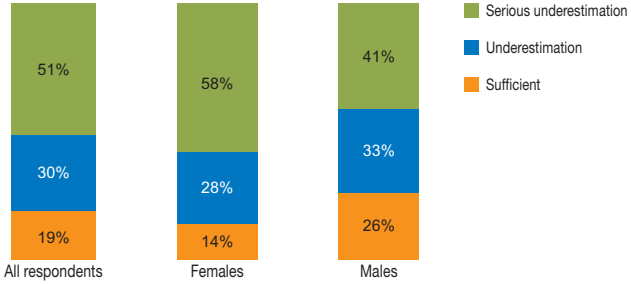
Retirement Funds Seriously Underestimated Hong Kong People Facing Major Challenges After Retirement

MassMutual Asia commissioned a usage-and-attitude survey by The Hong Kong Institute of Asia-Pacific Studies of The Chinese University of Hong Kong into "Hong Kong people's attitudes towards life and their financial habits." The over 1,000 respondents polled in the survey indicated an average expected retirement age of 56. The median value of respondents' expected monthly retirement expenses is HK$7,500 and the projected retirement fund required stands at a median value of HK$2 million.

In order to gauge if the projected value has been underestimated, the survey calculated the actual retirement funds required by each individual respondent based on their expected retirement age and expected monthly retirement expenses, and then compared this amount with their projected retirement funds. The result revealed that over 80% of respondents underestimated the retirement funds required, and that 50% of these respondents have made a serious underestimation, their projected funds being 50% or more below the actual amount required. The underestimation by females is more serious, which may be due to their average life expectancy being some six years greater than males and because they generally retire earlier than men, leaving them a shorter period for wealth accumulation.

In addition, 56% of the respondents indicated that they make no investments and that much of their wealth is eroded by inflation.

A Comparison Between the Expected Retirement Funds and the Actual Retirement Funds Required



Underestimation - Insufficient projected retirement funds with only 50% or more above the actual amount required

Serious underestimation - Insufficient projected retirement funds with 50% or below the actual amount required

As the average life expectancy of Hong Kong people increases, currently 79.4 years for males and 85.5 for females*, to enjoy a carefree retirement life, people need to start planning their comprehensive retirement plan much earlier.

* Demographic Statistics Section, Census and Statistics Department (2006)

"The Smart Wealth Management Guide For Women" Booklet

Plan Early and Take Full Control of Your Wealth

MassMutual Asia's "The Smart Wealth Management Guide For Women" offers many wealth-management tips, including the sharing of wealth management experience by celebrities, the harsh financial reality faced by women, the importance of risk management, wealth creation and retirement planning, etc. If you wish to get a free copy of "The Smart Wealth Management Guide For Women" booklet, simply complete the form on page 12 and return it to MassMutual Asia. A total of 200 copies are ready for you on a first-come-first-served basis, while stocks last.

The Risk of Living Too Long

No matter what standard of living you would like for your golden years, the reality is that the funds required will depend on how long you live. If you are now 36 years old and plan to retire at 55, based on current monthly living expenses of $10,000 and a life expectancy of 75, the total retirement funds required will be over $4.2 million. But what if you live up to age 85 or 95? Where will you find the extra $2.1 million or even $4.2 million required for your retirement?

Monthly Spending at Retirement $10,000 (present value)

Present Age	Monthly spending at age 55	Total Amount of Retirement Funds Required				
		Age 55 to 75	Age 55 to 80	Age 55 to 85	Age 55 to 90	Age 55 to 95
28	22,213	5,331,120	6,663,900	7,996,680	9,329,460	10,662,240
32	19,736	4,736,640	5,920,800	7,104,960	8,289,120	9,473,280
36	17,535	4,208,400	5,260,500	6,312,600	7,364,700	8,416,800
40	15,580	3,739,200	4,674,000	5,608,800	6,543,600	7,478,400
44	13,842	3,322,080	4,152,600	4,983,120	5,813,640	6,644,160
48	12,298	2,951,520	3,689,400	4,427,280	5,165,160	5,903,040

The assumed average inflation rate and bank interest rate is 3% p.a.

You have already accumulated $4.2 million in retirement funds for your use from age 55 to 75...

What if you live up to age 85 or 95...? How can you come up with the extra $2.1 million or even $4.2 million required for your retirement?

3 Levels of Retirement Planning for Your Golden Years

In view of the substantial retirement funds required, can you support your retirement life solely based on MPF? Have you got a plan for wealth creation? The following 3-tier retirement strategy will help you build sufficient funds for backing up your retirement life.

Level 1 : MPF – Basic Foundation for Retirement

Your basic retirement needs can probably be covered by the MPF scheme, which is a good start for planning ahead. Nevertheless, the amount accumulated is unlikely to cover all retirement expenses.

Level 2 : The Annuity Plan – A Strong Safety Net for Retirement

The funds required for retirement vary according to our life span. Since no one can predict how long we will live, a strong safety net in the form of an annuity can cover your expenses during long-lasting retirement years. With an annuity plan with regular savings, you can realize your dream of a stable monthly "lifelong income". Even if you live for over 100 years, the plan will leave you with nothing to worry about but to enjoy your golden years.

Level 3 : Monthly Savings Portfolio Investment Plan – A Wealth Builder

After a life of hard work, we all hope to enjoy a quality retirement life. However, relying solely on savings, it is difficult to grow your wealth significantly. Attractive wealth creation may only be achieved throught regular investment. However, investments involve risk. The Monthly Savings Portfolio Investment Plan offers the advantage of "dollar-cost averaging", which can lower the cost of investments over time and smooth out short-term fluctuations in markets. By diversifying investments in different countries and regions through equity funds, sector funds, money funds and bond funds, the plan helps investors accumulate and build wealth effectively. This is an ideal solution to the issue of long life span but short wealth-accumulation period. You can even retire early and pursue a desirable retirement life.

Never underestimate your retirement expenses and your life expectancy! Act now to start your financial planning for a prosperous retirement life!

The above information is for reference purposes only and does not constitute a recommendation, offer, inducement or invitation for the purchase or sales of any funds or insurance. Investors should remember that each investment fund is subject to market and exchange rate fluctuations and to the risks inherent in all investments. Past performance is not indicative of future performance.

Creating Wealth For Your Beloved Ones

Will Writing for Disposition of Estate

In proper estate planning, an insurance policy and a will are essential. However, with the abolition of estate duty since the beginning of 2006, do these two documents still carry weight? "Smart Wealth Management" will explore this topic with you.

In general, as probate usually takes some time to complete, estate beneficiaries can take advantage of the proceeds of a life insurance policy to solve pressing financial issues arising from the demise of the insured. At the same time, a written will can protect the disposition of an estate to descendents or designated beneficiaries.

Without a valid will, the descendents of the deceased have to confirm three important facts in order to take over the assets of the deceased's estate. These are the confirmation of the estate administrator, the estimation of the estate value, and the confirmation of the beneficiary or beneficiaries. Clarifying the above issues and avoiding disputes can be very time-consuming. Since an intestate person generally will not have listed his or her assets clearly, the confirmation of estate value has to be conducted by the family members or third parties, which may involve considerable time and administrative cost. However, a simple and clear will with legal effect, which includes the confirmation of executor, estate value, scope, location and number of beneficiaries, can greatly speed up the disposition of an estate.

The will-writing procedure is not complicated. First of all, it must be a written document as oral wills are not legally binding. To make the will legal, it should be signed in the presence of two or more witnesses. One important point is that if a beneficiary is also a witness, he or she will lose his or her rights to any part of the estate. So professionals, such as solicitors, should be invited to act as witnesses. Since the solicitor is an independent person and has no conflict of interest with the beneficiary, he or she can manage the disposition of the estate using his or her professional knowledge.

The cost of drawing up a will is not exceptionally high and depends on a number of factors, such as the amount and type of estate, location of estate, number of appointed executors and solicitor fees, etc; there is no fixed standard. For this reason, MassMutual Asia offers its '"Will Writing" Referral Service' to ensure that our customers can arrange the distribution of their estate according to their own wishes. From now until 31 March 2008, all customers can enjoy our special offer of a will-writing service at designated legal firms. The charges for different types of will-writing service are provided below:

Types of Will	Market Price (HK$)	Special Offer (HK$)
Single Beneficiary Disposition of estate to one adult beneficiary only	$500 - $1,000 per will	$300 per will
Multiple Beneficiary Disposition of the whole estate in proportion to more than one beneficiary, including adults and minors with appointment of guardian.	Around $2,000 per will	Around $700 per will
Special Arrangements Tailor-made will to dispose of the estate in accordance with the client's special instructions. Service charge is based on the hourly charge of the solicitor engaged in the work. Customers are advised to enquire about the estimated fee required.	Charge for experienced solicitor* $3,000 - $3,500 per hour	Charge for experienced solicitor* $2,000 per hour

* With 7 years of experience or above

Note: The above information is only applicable in Hong Kong and is for reference only. Please seek professional and independent advice before drawing up your will.

With current changes in social values, people are becoming more open to writing a will, which serves as a guideline for the disposal of their estate.

The Manifold Benefits of Life Insurance: Protection, Wealth Creation and Distribution

The number of millionaires is increasing every year and it is not uncommon to find wealthy families involved in disputes over the estate when a family member passes away. On the other hand, even though sandwich-class members tend not to have large estates to dispute, most of them are family breadwinners. Besides supporting their parents and children and paying the mortgage with the income they earn, they need to plan for their retirement. As a result, leaving assets to their children seems to be an almost unaffordable proposition, and therefore wealth creation is especially important to them.

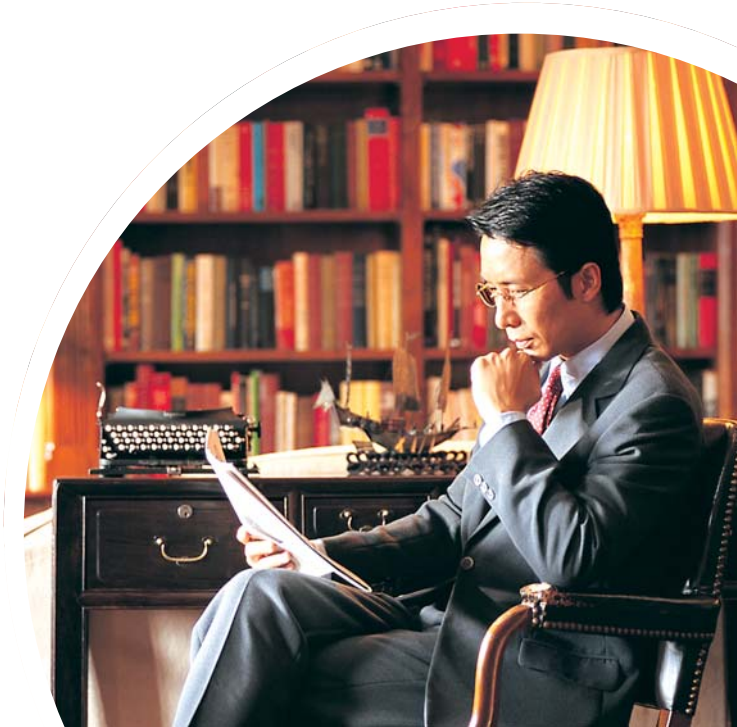
The capital market has grown rapidly in recent years; some people make use of stocks and fund investments to create wealth. However, have you noticed that there is another way of creating more wealth at a much lower cost?

Life insurance not only provides protection, but also accumulates wealth for the insured and their family members at low cost, helping you achieve the goal of wealth creation and benefiting your descendants. For example, a 35-year-old man spending a monthly premium of HK$3,000 on an insurance plan will enjoy life insurance coverage of HK$3 million. Although the annual premium is a mere 1% of the sum insured, it could instantly create wealth of HK$3 million for the family. In addition, the savings element enables the insured to take advantage of a cash value, which may offset the total premiums paid, usually by the 10th to 13th policy year+. In other words, over $3 million is created at no cost in the event of the insured passing away.

Apart from wealth creation at little or no cost, the disbursement of funds from an insurance plan can solve the financial problem created while the deceased's estate is in probate. Firstly, the insurance proceeds will be released in a shorter period of time, enabling the beneficiary to receive funds with minimum delay. And since insurance benefit payments are not regarded as part of the estate, the beneficiary has no need to wait until the completion of the application for Grant of Representation. The proceeds can then be used as ready funds enabling the family to pay for their daily maintenance or to pay any costs associated with the disposal of the estate.

Today's insurance products represent a breakthrough from traditional policies. The policy acts as a kind of protection as well as a wealth-creation tool, enabling the insured, out of regard and responsibility to the family, to leave them with sufficient funds for their maintenance. Not only that, early planning using an insurance policy gives you the advantage of long-term compound growth for better returns.

+ Calculations based on assumed interest rates of 9% and 5%



Be Aware of Cancer – Live a Healthy Lifestyle

The Causes of Cancer

Everyone hopes they can maintain their good health in order to cope with the different challenges in life. However, cancer is a critical illness known as "The No. 1 Killer Disease". According to the Department of Health, one in five women and one in every four men will develop cancer in their lifetime. The number of new cases and the morbidity rate are constantly on the rise, and cancer patients themselves are becoming younger. Is cancer an inborn and genetic disease or is it an acquired illness influenced by environmental factors and our habits?

Cancer is the result of the mutation of cells. Cells can be classified into two types, namely reproductive cells and somatic cells. Only sperm and eggs are reproductive cells, while all the rest are somatic cells. The genes in reproductive cells are inherited, but mutations in somatic cells are not. Fortunately, cell mutation occurs only occasionally in reproductive cells, and thus only 5% to 10% of cancer cases are related to heredity.

In fact, cancer has a high correlation with our lifestyle habits. So, in order to keep clear of critical illnesses, we should pay attention to our living environment and our diet. We should avoid contact with carcinogenic elements like radioactive substances and toxic chemicals. Smoking and excessive drinking of alcohol should be minimized in order to reduce the risk of acquiring cancer.

Moreover, the pace of life is intense and stress comes at us from all directions. If stress cannot be properly managed, it may lead to a greater chance of developing cancer. In recent years, medical research has revealed that infectious viruses are one of the root causes of cancer. For example, the EB Virus can lead to nasopharyngeal cancer, Hepatitis B and C can cause liver cancer, and cervical cancer can be induced by the Human Papilloma Virus (HPV).

Prevention is Better Than Cure
Preparation for a Better Life

The Importance of Detecting Cancer in the Early Stages

Although the causes of some cancers are still uncertain, the morbidity rate of breast cancer, prostate cancer and colon cancer is rising due to unhealthy habits and diets. So, the best way of preventing cancer is to live a healthy lifestyle and have a medical check-up every year. If cancer is diagnosed at an early stage, prompt treatment will enhance the chances of recovery. If consultation is sought only when pain occurs, the cancer will probably be in the mid- or later-stage, as a tumor has to grow for two to three years to reach a size which will cause pain. At this stage the cancer is more difficult to treat and cure.

There are a number of effective methods for diagnosing cancer at an early stage, such as colonoscopy for colon cancer, mammogram for breast cancer, and Prostatic Specific Antigen (PSA blood test) for prostate cancer. Appropriate and effective treatments minimize any side effects.

The Latest Therapeutic Technologies and Costs

Cancer specialists believe the best treatment for cancer is a multimodal protocol which includes surgery, radiation therapy, and chemotherapy. The medical professional will apply the best combination of treatment according to the different needs of individual cancer patients.

The latest medical breakthrough related to cancer is "Targeted Therapy". This therapy focuses on the molecular derangement, which will be fixed as a "target", to control the growth of cancer cells. Therapies developed through molecular-biology technology will control the growth of targeted cancer cells and their repair abilities, or prevent the growth of cancer-cell capillaries which will reduce the size of a tumor. The side-effects from traditional therapy, which kills all active cells, are minimized through "Targeted Therapy". This new therapy can also control and moderate the patient's condition through regular medication and thus extend the patient's longevity. However, the costs of new cancer treatments are high. The costs of targeted therapy for treating the five most common types of cancer in Hong Kong are provided below.

The Five Most Common Types of Cancer	Method of Diagnosis	Estimated Cost of Targeted Therapy (HK$)
Lung Cancer	Bronchoscopy Computerized Tomography Scan	Stage 1 and 2: $100,000 Stage 3: $450,000 Stage 4: $300,000
Colon Cancer	Faecal Occult Blood Test Sigmoidoscopy Colonoscopy	Stage 1 and 2: $80,000 Stage 3: $300,000 Stage 4: $500,000
Breast Cancer	Mammogram Breast Ultrasound	Stage 1 and 2: $150,000 Stage 3: $ 400,000 Stage 4: $ 300,000
Liver Cancer	Abdominal Ultrasound Computerized Tomography Scan	Stage 4: $543,000
Stomach Cancer	Positron Emission Tomography/ Computerized Tomography Scan Endoscopy	Stage 4: $300,000

Cancer is usually divided into 4 stages, with stage 1 and 2 being early-stage, stage 3 being mid-stage, and stage 4 being later-stage.

Of course, none of us wants to suffer from an illness. Since prevention is always better than cure, we should pay closer attention to our living habits and diets. With better risk management, we can be backed by adequate necessary support to finance the quality treatment of critical illnesses so that we can continue to live our lives to the full after recovery.

Sources: AmMed Cancer Center and The Hong Kong Anti-Cancer Society

The Healthy Link Between Cancer Prevention and Food

Cancer Prevention Diet

Due to the now more well-understood correlation between illness and diet, many people are paying more attention to the effect of their daily diet on their health. In Chinese medicine, different foods, like medicine, have their own unique characteristics and impacts on our wealth. Eating the appropriate food on a regular basis may help prevent cancer. The following are cancer-prevention recipes for reference:

Monkey Head Mushroom Soup with Pork

Monkey Head Mushroom: Mild with sweet flavor; good for spleen and digestion. This ingredient mainly cures the problems of weak spleen and loss of appetite, indigestion and fatigue. This soup helps prevent and fight against cancer, and is considered effective in preventing stomach or intestinal cancers, improving appetite and building a stronger physique.

Nature:	Mild	
Ingredients:	Monkey Head Mushroom	1 tael
	Pork	half catty
	Ginger	2 slices

Cooking Method:

1. Soak the monkey head mushrooms in water until tender; wash and slice.
2. Wash the pork, slice and blanch.
3. Peel the skin of ginger, wash and then slice.
4. Put all ingredients in 8 bowls of water and boil.
5. Boil until 4 bowls of water remain and add salt for seasoning. Serve warm with the cooked ingredients.

Dark Plum Green Tea with Honey

Green Tea: Cool in nature with a sweet flavor; good for calming, phlegm reduction, digestion, easing urination and detoxification. It mainly cures oversleeping problems, headache, thirst, indigestion, phlegm and dysentery.

Dark Plum: Mild with sour flavor; good for the lungs and intestines and also acts as an expectorant. Dark plums are effective in treating coughing, fever, diarrhea, tapeworms and abdominal pain. This drink is good for nourishing the body and can help prevent and fight cancer.

Nature:	Mild	
Ingredients:	Green Tea	5 grams
	Dark Plums	1 tael
	Honey	as appropriate

Cooking Method:

1. Wash the dark plums in water
2. Boil the plums in 6 bowls of water, reducing into 3 bowls.
3. Turn off the heat and add green tea to brew for 15 minutes.
4. Filter the dark plum green tea.
5. Leave to cool and add honey. Serve warm.

The above recipes are extracted from a guidebook on cancer prevention diet written by Chan Wai King, Registered Chinese Medicine Practitioner

Note: Due to differences in individual health conditions, please seek professional medical advice if you are feeling ill.

Striving for Excellence

Triumphant Return of MassMutual Jr. Astronauts with their Dreams Come True

As a socially responsible corporation, MassMutual Asia strives to live up to its goal of contributing to society and nurturing youngsters to become our future leaders. With this mission, we have exclusively sponsored and organized the "MassMutual Jr. Space Camp" for nine consecutive years. The six chosen MassMutual Jr. Astronauts, each with one of their parents, successfully completed an intensive training program at the US Space Camp in Huntsville, Alabama, in mid-August. Their teamwork was a major contributor to their winning the "Best Team Award," the team fully demonstrating the spirit of "It Is Possible!" This year, the short-listed candidates participated in a "Creative Thinking Training Course," which was introduced before entering the second round of selection, with the aim of enriching the children's creativity and problem-solving skills. The program also further develops children's inquisitiveness, self-confidence and perseverance.

Patrons and guests attended the celebration ceremony to congratulate the Jr. Astronauts on their success: (back row from left) Ms. Jeanne Sau, Senior Vice President - Marketing Support, MassMutual Asia; Ms. Candy Chea, Ten Outstanding Persons Awardees and Media Veteran; Mr. Clement Cheung, JP - Commissioner of Insurance; Ir Dr The Hon Raymond Ho Chung-tai - Legislative Councillor (Engineering Functional Constituency); Mr. J P Lee, Chairman, Agency for Volunteer Service; Dr. Eric K C Li, JP - Member of the 10th National Committee of the Chinese People's Political Consultative Conference; Mr. Kenneth Yu, Chief Executive Officer; and Mr. Manly Cheng, Senior Vice President - Agency Development, MassMutual Asia. The six Jr. Astronauts and their parents are (front and middle row from left) Christopher Chan, Kylie Wong, Darren Chan, Branden Yau, Anson Cheung, and Marcus Lee.

Investment Luncheon – Experts Share Investment Tips

MassMutual Asia is dedicated to meeting the different needs of our customers by providing effective risk-management products as well as wealth-creation solutions. On 21 July 2007, MassMutual Asia organized a luncheon hosted by three experts, namely Mr. Paul Pong, an investment veteran; Ms. Joann Ma of First State Investments; and Mr. Philip Chui, a financial planning specialist. The experts analyzed the trend in global investment markets in the second half of 2007 and discussed investment strategies for the China market. The luncheon was well received with full-house attendance.

Expansion of Business – Relocation of Offices

One of the major endeavors of MassMutual Asia is to offer innovative diversified products, including annuity, universal life and portfolio investment plans, to meet the diverse needs of our customers. With the support of our customers, we have attained excellent business results for the first seven months of 2007. New business regular premium income grew by 29%, and wealth-management business surged by 99% compared with the same period last year.

To cope with the expansion of our business, a number of MassMutual Asia agencies moved to the following new offices in mid-2007:

- 17/F and 19/F, Grand Century Place, Mong Kok
- 3/F, 625 King's Road, North Point

To thank our customers for their continuous support over the years, we will continue to provide the best possible service and take care of their needs in risk management, wealth management and retirement planning.

Product Upgrade Overview

FLEXI-ULife Insurance Plan – A New Life Protection Option

To provide a comprehensive protection plan offering more flexibility, MassMutual Asia has introduced a new life protection option for FLEXI-ULife Insurance Plan to match both customers' protection and savings needs. In addition to Level Benefit and Increasing Benefit, the third life protection option, Incremental Benefit, is now available. From now on, you are free to switch benefit options* to better suit your circumstances at different stages of life.

* Subject to prevailing administrative rules and underwriting requirements.

Upgrade of Accidental Death Benefit and Accidental Death & Disablement Benefit

In order to meet customers' needs as regards accident protection, the coverage period of the Accidental Death Benefit and Accidental Death & Disablement Benefit has been extended to the policy anniversary on or immediately following the insured's 70th birthday, while the issue age of the benefits has been extended to 65.

Those customers who are already secured by the above-mentioned benefits may simply enjoy the offer by paying the required premium upon renewal or on having exercised skip payment.+

+ The policy cash value must be sufficient to keep the policy in force.

e-Policy Service System

MassMutual Asia has always put customers first by offering innovative products and value-added services. The "e-Policy Service" has been introduced to enable our customers to execute the following functions by simply logging into the system through the internet:

- Enquiry of policy details
- Change of correspondence address and telephone number
- "e-Fund Change" – change of fund allocation and fund switching (only applicable to customers of investment-linked insurance plans)

Policyowners who are not yet users of the "e-Policy Service" may visit our corporate website (www.massmutualasia.com) and click the "e-Policy Service" link to download the "Account Registration Form". Policyowners may have access to the above service upon registration approval.

Risks are inherent in all investments. The prices of funds may go down as well as up. Past performance is not indicative of future performance.

Exclusive Offers

The following is a translation of the coupons attached to the Customer Newsletter. For exact terms and conditions and to enjoy these special offers, you should present the original coupons attached to the Customer Newsletter.

By presenting this coupon at Quality HealthCare, you are entitled to enjoy the following body check-up plans at discounted prices:

Quality HealthCare

Enquiry and Appointment Hotline: (852) 2851 3303

Plan 1

~~Original price HK$1,305~~ Discounted price HK$590

- Physical examination and medical history
- Weight, height, blood pressure, pulse, breasts and pelvic examination (female)
- Complete blood count
- Routine urinalysis and microscopy
- Stool routine (ova and parasite check)
- Diabetes screening – fasting glucose
- Total cholesterol
- Chest X-ray
- Pap Smear (female)
- Prostate Specific Antigen (PSA) (male)
- Medical report with comments

Plan 2

~~Original price HK$2,390~~ Discounted price HK$1,080

- Physical examination and medical history
- Weight, height, blood pressure, pulse, breasts and pelvic examination (female)
- Complete blood count
- Routine urinalysis and microscopy
- Routine stool (ova and parasites check) and occult blood check
- Diabetes screening – fasting glucose
- Kidney function
  - Urea
  - Creatinine
- Liver function
  - SGPT
  - SGOT
  - Alkaline Phosphatase
- Lipid profile
  - Total cholesterol
  - Triglycerides
- RA Factor
- Gout screening
  - Uric acid
- T4
- Chest X-ray
- Resting electrocardiogram
- Pap Smear (female)
- Prostate Specific Antigen (PSA) (male)
- Medical report with comments

OSIM

By presenting this coupon, you are entitled to purchase an OSIM iCheck 500 at a special price of **HK$980** (original price HK$1,158).

(Functions include body-fat percentage, blood pressure, and heart rate measurement, as well as date and time .

Enquiry Hotline: (852) 2790 2300

鴻福堂 HUNG FOOK TONG

By presenting this coupon, you are entitled to purchase 1 set of Hung Fook Tong soup coupons (10 coupons) with a complimentary soup coupon (valued at HK$38) at a discounted price of **HK$288** (original price HK$380).

Customer Service Hotline: (852) 2920 2206

SWIRE TRAVEL 太古旅遊

Licence No.: 350001

By presenting this coupon, you are entitled to enjoy the following travel packages at Swire Travel.

1. Shanghai 3 Days/2 Nights travel package from **HK$1,850** which includes:
   - Round trip economy class air ticket from Hong Kong to Shanghai on Dragonair
   - Two nights deluxe room accommodation with daily breakfast
2. Osaka 3 Days/2 Nights travel package from **HK$3,780** which includes:
   - Round trip economy class air ticket from Hong Kong to Osaka on Cathay Pacific Airways
   - Two nights standard room accommodation

Enquiry or Reservation: (852) 3151 8855 or leisure@swiretravel.com

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Free Booklet

Please complete the form overleaf and return it to the Marketing Support Department of MassMutual Asia Ltd. by fax (852) 2591 1612 or by mail to 12/F, MassMutual Tower, 38 Gloucester Road, Wanchai, Hong Kong on or before 15 Dec 2007 to receive a free copy of "The Smart Wealth Management Guide For Women"*. Please mark "Free Booklet" on the envelope. The offer is available on a first-come-first-served basis while stock lasts.

* Chinese version available only.

Terms and Conditions

- This coupon may be used once only by any number of persons at the same time. Photocopy is not acceptable.
- This coupon may not be used in conjunction with other promotional offers or discounts offered by Quality HealthCare.
- This coupon may not be redeemed for cash.
- Please indicate the use of this coupon at the time of appointment and present this coupon before payment.
- MassMutual Asia is not responsible for any transaction between Quality HealthCare and the customer. In the event of any dispute, Quality HealthCare reserves the right of final decision.
- This coupon is valid from 5 November 2007 to 30 June 2008.

Quality HealthCare Body Check-up Centers

Districts: Central, Admiralty, Causeway Bay, Shau Kei Wan, Tsim Sha Tsui, Mongkok, Kowloon Bay, Sha Tin, Tung Chung, Tseung Kwan O and Tsing Yi.

Enquiry and Appointment Hotline: (852) 2851 3303

MassMutual FINANCIAL GROUP™

Terms and Conditions

- This offer is only applicable in Hung Fook Tong Herbal Teahouse, Health Express, HFT Express and Herbal Tea & Soup Square (excluding the counters at Park'n Shops and Jusco Stores)
- This coupon may be used once only; photocopy is not acceptable.
- This coupon may not be used in conjunction with HFT cash coupons, other promotional offers or discounts.
- This coupon may not be redeemed for cash.
- Please present this coupon before payment to enjoy the offer.
- MassMutual Asia is not responsible for any transaction between Hung Fook Tong and the customer.
- Hung Fook Tong reserves the right to change the items and prices of the products without prior notice.
- In the event of any dispute, Hung Fook Tong reserves the right of final decision.
- Hung Fook Tong reserves the right to change any terms and conditions of this promotional offer without prior notice.
- This coupon is valid from 5 November 2007 to 30 April 2008.

MassMutual FINANCIAL GROUP™

Terms and Conditions

- This coupon may be used at OSIM outlets only.
- This coupon may be used once only; photocopy is not acceptable.
- This coupon may not be used in conjunction with other special offers or discounts.
- This coupon may not be redeemed for cash.
- Please present this coupon before payment to enjoy the offer.
- MassMutual Asia is not responsible for any transaction between OSIM and the customer.
- In the event of any dispute, OSIM reserves the right of final decision.
- OSIM reserves the right to change any terms and conditions of this promotional offer without prior notice.
- This coupon is valid from 5 November 2007 to 31 March 2008.

MassMutual FINANCIAL GROUP™

Free Booklet

Name: (Mr./ Ms.) _____

Policy number: _____

If you do not wish to receive further promotional mails from MassMutual Asia Ltd., please send your written request with your name and address to Marketing Support Department of MassMutual Asia Ltd., 12/F, MassMutual Tower, 38 Gloucester Road, Wanchai, Hong Kong.

MS-25I-VI-1107B

MassMutual FINANCIAL GROUP™

Terms and Conditions

- Package price is inclusive of Hong Kong security service charge and 0.3% Hong Kong TIC Levy.
- Package price is exclusive of peak season surcharges, visa fees and cost of travel documents, Hong Kong and overseas airport taxes, HK$30 TIC service fee, fuel surcharge, personal expenses, optional tours, transfers, meals, travel insurance, other services that are not specified and expenses incurred owing to the delay of air / land carriers beyond the control of Swire Travel.
- Package price is only valid for a minimum of 2 adults traveling and checking-in together.
- No amendment, cancellation or refund is allowed once the package has been issued.
- This coupon may be used once only; photocopy is not acceptable.
- This coupon may not be used in conjunction with other promotional offers or discounts or redeemed for cash.
- Please present this coupon before payment to enjoy the offer.
- MassMutual Asia is not responsible for any transaction between Swire Travel and the customer.
- In the event of any dispute, Swire Travel reserves the right of final decision.
- Swire Travel reserves the right to change any terms and conditions of this promotional offer without prior notice.
- This coupon is valid from now until 31 March 2008.
- For promotion terms and conditions, please check with Swire Travel for details.

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