

健康與財富

Health and Wealth

- ☆ Riding the Second Stage of a Bull Market with Dollar Cost Averaging
- ☆ Healthy Diet for Heart Protection
- ☆ Universal Life Insurance: The Flexible Choice for our Ever-changing Lives
- ☆ Promotion Offer – Get a Premium Audio-visual Product



Universal Life Insurance: The Flexible Choice for our Ever-changing Lives

Hi-tech iPhones and iPads are the latest talking point. These products enjoy huge demand mainly because of their advanced functions, integrating both information and entertainment, which meet the needs of today's changing lifestyles. Likewise, for a life insurance plan, it is important that it can meet people's changing needs throughout different life stages. For this reason, the universal life insurance plan is now very much the customers' preferred choice.

Is your insurance policy a traditional life insurance plan or an advanced universal life insurance plan? Over 90% of MassMutual Asia's customers take out the advanced universal life insurance plan. Universal life insurance is designed to provide protection and savings at the same time. Its flexible features help you manage your ever-changing financial needs, quality of life, and premium-payment ability. Unlike the traditional life insurance plan, customers pay premiums regularly, as if making a deposit into a savings account. The insurance company will then allocate the planned premium and savings amount into the policy according to your instructions. On top of this, the universal life insurance plan allows you to adjust the sum insured, the premium, or the payment period, so that you can cope flexibly with the changes in life (Table 1).

In addition, universal life insurance plans credit interest on a monthly basis. Therefore, taking out the plan earlier in life enables you to enjoy the advantage of compound growth for better returns.

Mainstream Life Insurance Tool in Europe and US

The universal life insurance plan was launched in the 1970s. At that time, with rapid economic growth, a big increase in national income and education level, a fast-changing living environment and lifestyle in the US, Americans were starting to look for a more flexible insurance product. By the early 1980s, most insurance companies in the US were



offering universal life insurance products. Since 1997, the universal life insurance plan has surpassed traditional life products with its flexibility and has become the mainstream life insurance tool (Figure 1). According to statistics from LIMRA International Inc., over the past 10 years, universal life insurance products have captured 50% of US insurance markets, based on annualized new business premiums, whereas traditional life products now only take up some 20% share.

In 1995, we introduced the concept of universal life insurance into the Hong Kong market. Since then the Company has consistently achieved double-digit average annual growth in business performance, firm evidence of how universal life has matched market needs and has been well received by customers. MassMutual Asia also launched this product in Macau in the year 2000.

Benefits of Universal Life Insurance

Apart from offering life cover, the flexibility of universal life helps meet the ever-changing personal financial and protection needs:

Premium Payment Flexibility

Are you looking for a quicker way of realizing your plan to buy a home, or financing further study or your marriage? You can take advantage of the flexible premium-payment feature of universal life insurance to pay in extra premiums, e.g., a lump-sum deposit from your year-end bonus, into the policy to earn more return. The MassMutual Asia FLEXI-ULife Insurance Plan now offers an interest rate of 5.25% p.a., inclusive of a retroactive interest bonus of 1.25% in the 15th policy year. Your returns will be accumulated monthly at a compound interest rate so that you will be able to achieve your financial goals much faster. In case of emergencies, if the policy has accumulated a cash value, you may temporarily skip premium payments using the cash value, without affecting your life protection. In this way the plan helps customers meet their short-term financial needs without impacting the protection provided to their family members.

Flexible Coverage and Cost-saving

Universal life insurance allows you to increase your coverage in the same policy by adjusting the sum insured. This way, it saves you additional policy fees incurred in having to subscribe to a new policy. Also, when increasing the basic sum insured in MassMutual Asia's universal life insurance policy, the premium rate will be calculated based on your age when your policy was first issued instead of your current age. However, traditional life insurance plans are unable to provide these flexibilities.

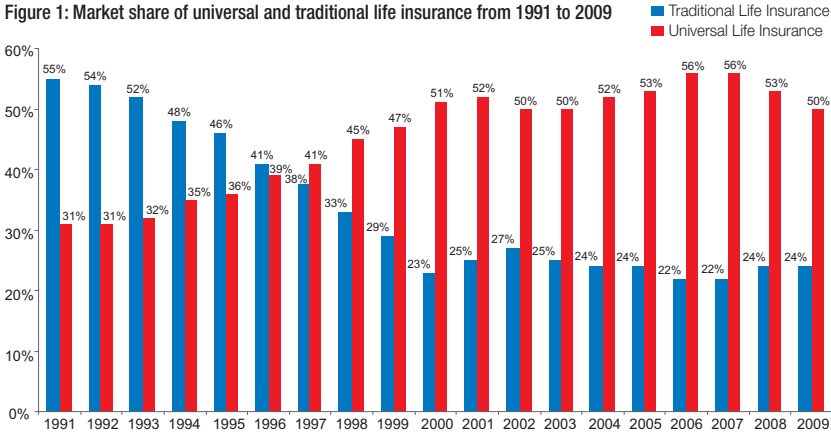
Cash Withdrawal Flexibility

In the current low-interest environment, life insurance plans that offer a competitive interest rate become more popular than ever. Apart from offering protection to family members, they also help us achieve our personal financial

goals. Most importantly, unlike traditional life insurance, if you need access to cash, you can withdraw cash from the accumulated cash value in your universal life insurance policy without the need to reduce the sum insured or pay any interest.

Along your life journey you may experience lots of changes. And for this reason, it is essential to have a lifelong protection plan in place that offers the flexibility you need to cope with your ever-changing life.

Figure 1: Market share of universal and traditional life insurance from 1991 to 2009



Source: LIMRA International Inc.

Table 1: Comparison of Universal and Traditional Life Insurance

Feature	Universal Life Insurance	Traditional Life Insurance
Change of Sum Insured	Increase coverage without applying for a new policy, thus saving additional policy fees.	Increase the sum insured in the same policy not allowed. Need to apply for a new policy for additional coverage and pay additional policy fees.
Premium Rate	Premium rate for any increase in the sum insured will be based on the age when the policy was first issued.	Premium rate is based on the attained age.
Temporary Skipping Premium Payment	If the policy has accumulated a cash value, you may choose to reduce the premium amount or even skip payments with no interest payment required*. The coverage will not be affected.	Even when the policy has accumulated a cash value, it is required to use a policy loan for paying premiums, with interest payment.
Savings Return	Interest is credited monthly at a compound rate. Some plans offer a guaranteed interest rate.	Dividends are credited once a year, usually without a guaranteed interest rate.
Withdrawal of Cash Value	Enjoy the same coverage even after making a partial withdrawal of the cash value.	Cash withdrawal will lead to full or partial surrender of the policy, and a reduction in coverage.

* Subject to the terms and conditions of the individual policy.
The above is for reference only. Protection coverage is subject to the policy terms and conditions.

Healthy Diet for Heart Protection

Many Hong Kong people are workaholics. They work hard and then play hard to relieve their stress. However, most people do not take enough exercise or have adequate rest. This kind of lifestyle can potentially cause great harm to your health, with your heart being the first to suffer. As a result, it is not surprising that heart disease is the No.2 Killer in Hong Kong and that there is a growing trend in heart disease in younger generations.

Heart disease can be divided into two categories: congenital or acquired, and acquired coronary heart disease is a major killer, causing 70% of the mortality rate in heart-disease cases. In 2008, according to the Department of Health, there were 70,300 hospitalizations due to heart disease. And there were 6,777 patients passed away because of heart disease, representing a 16.3% among the total number of deaths in the year. And according to the United Christian Hospital, the youngest heart disease patient treated in hospital this year was a mere 33 years old. As generally no significant symptoms are presented, coronary heart disease is regarded as the 'invisible killer.'

The oxygen and nutrition required by the heart is mainly supplied by the three branched coronary arteries. If one of them gets blocked, for example, accumulation of fat deposits can narrow the blood vessel which may cause a low oxygen level in the heart muscles and poor heart muscle contractions, and in turn the heart will not be able to pump out enough blood. Even worse, coronary heart disease may damage the system which controls the heartbeat and lead to heart failure, irregular pulse or even death.

The World Health Organization (WHO) has advised that obesity increases the risk of coronary heart disease. Calculating your BMI (body mass index) is a good way of finding out if you are at high risk. The formula is to divide your weight in kg by the square of your height in meters (m²). For example, if your height is 1.65m and you weigh 70kg, your BMI = 70kg / (1.65m)² = 25.7, which means you are overweight. The standards for Asian adults determined by the WHO are:

BMI	Type
18.5 – 22.9	Normal
23 – 29.9	Overweight
≥30	Obese

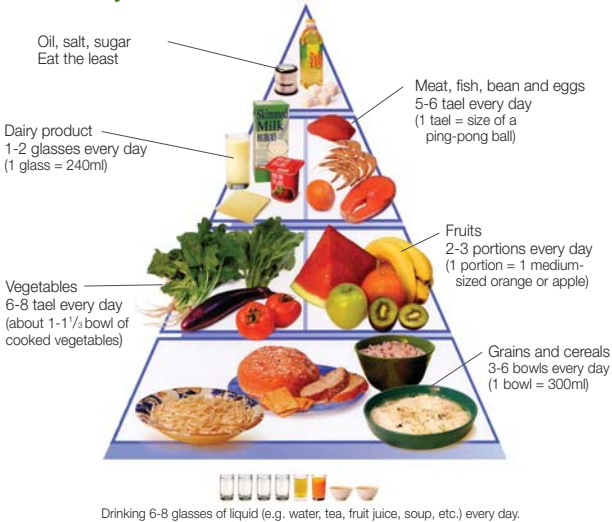
Source: Hospital Authority (Hong Kong)

"Heart-breaking" Life

If you are under great pressure every day in the office, and like nothing more than to enjoy a big feast with friends after work, and if red meat is your favorite, you need to pay special attention to the possibility of coronary heart disease. This kind of lifestyle, including a lack of exercise, unbalanced diet, and heavy smoking and drinking, combined with the resulting health problems, are the major causes of coronary heart disease.

If you experience pain or pressure in your chest while undergoing strenuous exercise, physical labor or having fluctuating emotions, and the pain extends to your arms, shoulders, neck and even the jaw, you should consult a doctor immediately as these are possibly the warning signals that you may have serious coronary heart disease. If you do not seek treatment as soon as possible, this may lead to a myocardial infarct, the so-called "heart attack." By this stage, the degree of cardiac pain will be severe and other symptoms, including arrhythmia, dizziness, sweating, nausea, vomiting and limb weakness, will occur. If treatment cannot be received within the first 6 to 12 crucial hours, half of the heart muscle may die, and the mortality rate at this stage after in-patient treatment can reach 30% to 40%.

The Food Pyramid



Source: Central Health Education Unit, Department of Health (Hong Kong)

Looking After Your Heart

Indeed, around 40% of patients with coronary heart disease do not show any symptoms before the heart attack strikes. In addition, narrowed blood vessels cannot be restored to normal by medical treatment or surgery. Therefore, as prevention is always better than cure, we should start protecting our heart in our daily life habits.

- 1. Do more aerobic exercise:** This means moderate exercise which can be done for long periods, such as walking, cycling and swimming, etc. Three sessions of exercise should be performed per week, with each session lasting for at least 20 minutes.
- 2. Reduce stress:** Since stress has an adverse impact on your heart, including increased blood pressure and rapid heartbeat, which may speed up hardening of the arteries, in turn placing an added burden on the heart. If this situation continues, it will speed up heart failure.
- 3. Stay away from cigarettes and alcohol:** The nicotine in cigarettes increases blood pressure and accelerates the heartbeat. It not only burdens our heart, but can also thicken the blood leading to blood clots and thrombosis. For this reason, smokers are two to 10 times more likely to suffer from coronary heart disease than non-smokers. Also, drinking large amounts of alcohol can damage the cells in the muscle of the heart and thus affect its functions. That would lead to heart damage or even heart failure which will put your life at risk.
- 4. Keep to a balanced diet:** Overeating makes you overweight. Fat accumulation burdens the heart. A diet low in fat, low in sugar, with less meat and more vegetables can effectively prevent obesity and high blood cholesterol levels which may lead to heart disease caused by plaque deposits in the coronary arteries. The medical profession suggests that we follow the food pyramid in planning suitable amounts of food for our meals.

Of course, diseases may strike at any time. Thus, we should be well prepared with medical insurance, while at the same time taking good care of our lifestyle and eating habits. We should check our medical coverage regularly to see if it is adequate or not. Apart from the basic in-patient coverage, you may also consider taking out critical-illness protection to cover the soaring medical expenses. Using balloon angioplasty as an example, even when subsidized by the public medical service, the cost of this type of surgery still totals around HK\$110,000. We also need to pay a HK\$70,000 deposit and then queue up some time before getting treatment. This in turn may delay the treatment. Only having adequate medical coverage can help us get immediate and quality treatment without giving any burden to our family. This is the only way to enjoy a carefree life.

Heart Care Recipe

Baked Fish Fillet with Spaghetti in Mediterranean Style

Ingredients (Serves 1)

Celery (shredded)	2/3 bowl
Carrot (shredded)	1/2 bowl
Olive Oil	1 teaspoon
Fish Fillets	120 g
Wild Mushrooms	4 pieces
Spaghetti (cooked)	210 gm



Seasonings:

Season the tomato sauce (mix the 2 finely chopped tomatoes with 1/4 of a finely chopped onion) with 1/4 teaspoon of sugar and salt.

Cooking method:

1. Marinate celery and carrot with salt, sugar and olive oil for 30 minutes. Set aside.
2. Marinate the fish fillets by placing the vegetable shreds on top of them for about 2 hours.
3. Wrap wild mushrooms, vegetable shreds and fish fillets with aluminum foil and bake for about 20 minutes. Serve with spaghetti and tomato sauce.

Nutrition:

Fresh tomato sauce is much lower in fat compared with white, cream or cheese sauces. Lycopene from tomatoes, omega 3 fatty acids from the fish and monounsaturated fatty acids from olive oil, make this dish a heart-protecting option in your daily diet.

Source: Department of Health (Hong Kong)

Our Heart

Although the human heart is only the size of a fist, it is the body's most powerful muscle, being positioned between the second and sixth ribs and being surrounded by the breastbone and the ribs. With each heartbeat, the heart pumps oxygen and nutrition in the blood to different parts of the body to support the muscles and the metabolism of different organs. When relaxed, the heart rate is around 70 beats per minute. The heart rate increases when we are in an active mode or experience fluctuating emotions. Generally speaking, an adult heart beats about 100,000 times daily, pumping over 8,000 liters of blood to different parts of the body to keep it functioning normally every day.

Riding the Second Stage of a Bull Market with Dollar Cost Averaging

In 2010, the investment market has rebounded from the troughs of the financial tsunami. Nevertheless, the current market remains volatile. Investor sentiment is affected by concerns over government exit strategies, the European debt crisis, the US economic downturn, and the likelihood of a double-dip recession, all of which make investors uneasy and hesitant about investing.

Investors remain puzzled by market uncertainties. At the same time, investment experts are debating whether the current market is a bull or a bear. The optimists hold the view that this is the second stage of a bull market, while the pessimists reckon it is the second stage of a bear market. In fact, fluctuation is a characteristic of the second stage of both bull and bear market phenomena. The key difference lies in the subsequent market trend. For stage two of the bull market, after hitting a new peak, the market will continue to soar, breaking into a third stage. However, if the market falters, it will enter a third stage of the bear market.

Overall Economy has Room for Improvement

Veteran investment expert Mr Paul Pong describes that the current market as "seems to be good, but not that good". The overall economy still has room for improvement and this is typical of the second stage of a bull market. Pong believes that the market still has uptrend potential. Although the US economy is still clouded with uncertainty, it is seeing growth, despite a slow pace, and still looks positive in the long run. To the contrary, if the pace of growth is going too fast, the recent market upturns may actually signal a bear market rebound, and President Obama's announcement of the launch of brand-new economic boosters will have a positive impact to the market outlook.

Meanwhile, the continued economic growth in emerging markets, the persistent low-interest-rate environment, and abundant liquidity are positive factors for the market. The Hong Kong stock market will benefit from the gains derived from property investment, and this will attract



investors to invest in stocks. Pong sees the possibility of the Hang Seng Index hitting 21,800, which is a signal for stage three. However, Pong says it is never easy for general investors to spot the third stage of a bull market nor the market trend. He therefore recommends that investors adopt "dollar-cost averaging" as their investment strategy. This strategy will be beneficial to investors especially if the second stage of a bull market is prolonged. Using "dollar-cost averaging" as a long-term investment strategy will put investors in a better position to grasp the opportunities offered by the third stage of a bull market.

Dollar Cost Averaging Beneficial to General Investors

"Dollar-cost averaging" has gained greater popularity over the past few years. By adopting this investment strategy, investors no longer need to "time the market" or anticipate market trends by themselves. By investing a fixed amount regularly in a portfolio at regular intervals over a period of time, investors buy fewer units per dollar invested when prices go up. But when prices go down, they are able to purchase more units per dollar invested. This effectively reduces the investment risk. As long as the price of the investment unit does not decline continuously, this strategy will make your money work harder. More importantly, by adopting this strategy, investors will invest in a disciplined manner, and avoid the risk of "buying high and selling low."

The global investment market crashed due to the outbreak of the Financial Tsunami. Nevertheless, with the governments' efforts to revive economic growth, the Hang Seng Index soared from 11,000 in 2008 and the signal for the first stage of the bull market appeared. The Index continued to go up to the 22,000 and 23,000 levels in 2009. The momentum then started to slow and we saw the second stage of the bull market signal (see Chart 1). If an investor bought an investment unit invested mainly in Hong Kong equity market at \$33 in May 2008 in one lump sum, he would have suffered a significant loss if he sold his investment in November 2008 when the market slumped due to the Financial Tsunami. However, if the investor had adopted "dollar-

cost averaging" as the investment strategy and continued to invest a fixed amount of \$1,000 on a monthly basis, knowing the benefits of "dollar-cost averaging", he could avoid the psychological trap when market plunged. Let's assume that the investor using "dollar-cost averaging" decided to sell his investment in May 2010, he would have gained a 19% investment return. Using "dollar-cost averaging" would have reduced the investment cost from \$33 per unit to an average unit cost of \$22.75, a significant reduction of 31% (see Table 1). Meanwhile, if the investor who invested a lump sum sold his investment in May 2010, he would still have suffered an 18% loss.

Pong anticipates global stock markets to develop individually. The second stage of the US bull market started just a few months ago and its development may continue for some time. Pong also expects South Korea, Singapore and Malaysia to deliver better market performance. He thinks that Hong Kong may follow China in developing the third stage of a bull market. However, he advises investors to be mindful of the US debt market bubble, the bursting of which may send shockwaves through the global investment market.

It is natural to feel uneasy when contemplating the ever-changing investment market. Using "dollar-cost averaging" is therefore a viable strategy, especially when investing in volatile market conditions. You will stand a better chance to enjoy greater potential returns.

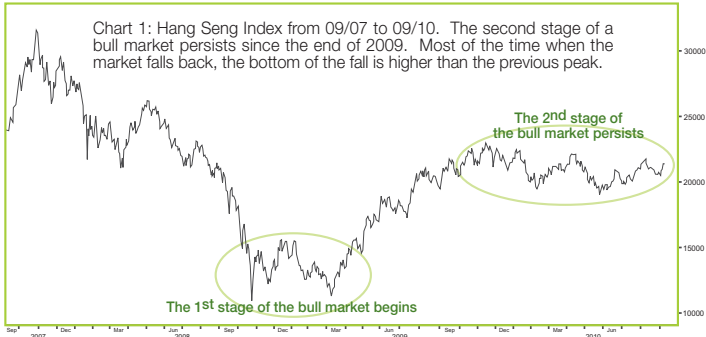


Table 1: "Dollar-cost averaging" helps reduce the investment cost when investing in volatile market conditions

Monthly Investment Amount: 1,000 (in US\$)								
Date (Yr/Mth)	Unit Price	No. of Units	Date (Yr/Mth)	Unit Price	No. of Units	Date (Yr/Mth)	Unit Price	No. of Units
2008/5	33	30.30	2009/1	16	62.50	2010/1	29	34.48
6	29	34.48	2	19	52.63	2	27	37.04
7	28	35.71	3	16	62.50	3	30	33.33
8	25	40.00	4	16	62.50	4	30	33.33
9	23	43.48	5	25	40.00	5	27	37.04
10	17	58.82	6	23	43.48			
11	14	71.43	7	22	45.45			
12	17	58.82	8	26	38.46			
			9	28	35.71			
			10	27	37.04			
			11	29	34.48			
			12	28	35.71			
Total Investment Amount: US\$25,000			Total No. of Units: 1098.72			Average Cost per Unit: US\$22.75		

The Three Stages of the Bull Market

The well-known Dow Theory points out the characteristics of bull and bear markets. The bull market describes an upward market trend, which may last over a number of years. In general, bull markets have three distinct phases.

In **stage one of the bull market**, the market experiences stable growth. Every time the market falls back, the bottom of the fall is higher than the previous peak. The first stage of the bull market still attracts new investors. The upward market trends start to develop.

On entering the **second stage of the bull market**, the stock price has already risen to a certain level. Although the market environment remains optimistic, the market becomes sluggish and the situation may persist for a couple of months, or even a year or more.

In the **third stage of the bull market**, the economy is rosy and the investment market becomes very active with a soaring trend, and at the same time becomes very sensitive and speculative.

Disclaimer: The information was updated as of September 2010. The above information about investment choice, insurance, securities or other investments is for reference purposes only and does not constitute a recommendation or invitation for the purchase or sales of any investment. The information and data in this document may be incomplete or condensed, and may differ from the market environment. The Company, the author and the interviewee accept no responsibility as to the completeness of the information and data provided herein. Should you make your investment decision relying upon the information in this article, you do so at your own risk. Investment involves risk. The price of investment units may go down as well as up. Past performance is not indicative of future performance.

The Launch of "New Funds Power - The Winning Secrets of Modern Portfolio Theory in the Post-tsunami Era" becomes No. 1 Bestseller



The financial tsunami not only caught investors off guard, it also had a major adverse effect on the global economy and the investment market. How can investors map out their wealth management plan under these circumstances?

To help with this, MassMutual Asia Investors Ltd., which has a solid track record in risk and wealth management, launched its new investment book "New Funds Power - the Winning Secrets of Modern Portfolio Theory in the Post-tsunami Era" in July to provide some of the answers to investors. This book is the first Chinese-language investment book in the market on the topic of Modern Portfolio Theory and for this reason has become a No.1 bestseller* since its launch. Using the Modern Portfolio Theory proposed by Nobel economics laureate Harry Markowitz as the basis, the book cites real-world examples from the financial crisis to demonstrate that even during turbulent periods, investors can use Modern Portfolio Theory to help reduce investment risk and optimize returns at the same time. With the use of the powerful "Portfolio Expert System" offered by MassMutual Asia, investors can build up a well-diversified and balanced investment portfolio at ease. As a

socially responsible insurer, we donate all royalty revenues from the book to the Agency for Volunteer Service. The book is now available at the price of HK\$128 in all major bookstores.

* Non-literature Category, Issue 355, publishing.com.hk

Investment involves risks, including the market price of investment units and exchange units and exchange rate fluctuations. The price of investment units may go down as well as up.

MassMutual Jr. Space Camp Collects "HKMA/TVB Awards for Marketing Excellence - Citation for Innovation"



HKMA/TVB Awards for
Marketing Excellence 2009
Citation for Innovation

The MassMutual Jr. Space Camp, solely organized and sponsored by MassMutual Asia Ltd., is a program which encourages children to demonstrate the "It is Possible!" spirit. Now, for its innovative and unique marketing strategy, the program has been awarded a coveted "HKMA/TVB Awards for Marketing Excellence - Citation for Innovation." The program is refreshed with creative ideas every year. This year, the Program for the Gifted and Talented of The Chinese University of Hong Kong were invited to deliver a special training at the All-round Jr. Astronaut Training Camp, designed to improve children's creative thinking and communications skills. Following this, the six selected Jr. Astronauts, Jovian Hui, Avala Ngan, Hoi Ching Cheung, Athena Wong, Ashley Lo and Henry Mayhew, successfully completed their US Space Camp training in August. At the same time, the "It is Possible!" Tee-Design Competition was specially launched so as to further promote creativity. Noted fashion designer Mr. Walter Ma was invited to act as one of the judges for the competition. He also participated in the MassMutual Jr. Space Camp Celebration Ceremony and presented the prizes to the winners.



The MassMutual Jr. Space Camp program for 2010 has successfully concluded. The six Jr. Astronauts all agreed they would never forget their experience at Space Camp. Here they are with the program patrons, judges, principals and MassMutual Asia management.

MassMutual Asia cited as Caring Company for 5 consecutive years

In fulfilling its corporate social responsibility, MassMutual Asia is committed to encouraging staff to participate in voluntary work and contribute to society. In recognition of its contributions in promoting voluntary work, caring for employees' families and donating to needy members of the community, MassMutual Asia has now been awarded the "Caring Company Logo for 5 Consecutive Years" by The Hong Kong Council of Social Service.



Participation in the Oxfam Rice Sale



MassMutual Asia rallied volunteers to support the Oxfam Rice Sale in May this year to raise money for Oxfam's China Development Fund, which carries out long-term community-development projects in impoverished areas of mainland China. Thanks to staff and consultants' generous donations in ordering 'Oxfam Rice' this year, MassMutual Asia was the second runner-up in the 'organization' category and was awarded a certificate of appreciation. In addition, on May 16 the MassMutual Volunteer Team were stationed in Causeway Bay where they actively pitched 'Oxfam Rice' and drew considerable support from the public.

Full support for Agency for Voluntary Services (AVS) Territory-wide Flag Day

The MassMutual Volunteer Team threw its full support behind the July 3 AVS Territory-wide Flag Day, whose objective is to promote the sustainable development of voluntary work and its training services so that more people can become volunteers and serve those in need. At the same time, MassMutual Asia staff and consultants also generously donated towards a gold flag, thereby raising substantial funds in aid of this meaning event.



MassMutual Asia Website Relunched Offering 7 Powerful and User-Friendly Functions on "Invest"

In July, MassMutual Asia relaunched the company website (www.massmutualasia.com) with a fresh look and feel to reinforce its professional and energetic corporate image. The search function under the "Invest" menu is also upgraded to allow users to search for needed investment information in a more efficient and user-friendly manner.



Two New Premium Payment Methods

With immediate effect, customers may enjoy a convenient and faster service through two new premium payment methods: simply bringing your premium notice to any branch of the Bank of China (Hong Kong) and using the teller service or Cheque Deposit Machine to pay the premium.

New Functions:

- 1. Key-word search:** To make information search easier, after entering the key word in the search function, the system will automatically list out those investment choices carrying the key word in the names or investment objectives of the investment choices.
- 2. Displays the 5 most recent investment-choices searches:** The updated unit price of the 5 most recent investment choices searched will be displayed.
- 3. Unit price movement:** Users may define a period of time to obtain a chart showing the unit price movement of a selected investment choice.
- 4. Historical high and low unit price:** Provides the highest and lowest unit prices over the previous 52 weeks and selected periods.
- 5. Choice of indexed performance and data analysis:** Includes indexed performance by YTD, 3 months, 1 year, 3 years and 5 years, as well as any user-defined period. Also provided are 4 data analyses, namely Annualized Volatility, Alpha, Beta and Sharpe Ratio, as well as the Morningstar Rating and S&P Rating (if applicable).
- 6. Comparison with 4 selected investment choices:** Upon selection of investment choice, users may also compare it against the performance of 4 other investment choices in the system. The comparison chart showing past performance will display all selected investment choices.
- 7. Integrated page for searching investment choice information:** With this function, users can browse the unit price, performance, underlying-fund fact sheet and underlying-fund prospectus in an integrated and convenient way.

Investment involves risks, including the market price of investment units and exchange rate fluctuations. The price of investment units may go down as well as up.








Throughout the different stages of your life, you may have different needs and dreams. For example, further education, starting a business, buying a home, getting married, having a child, and planning for retirement, etc. That's why appropriate financial planning is always necessary to help you realize your personal goals and dreams.

As a trusted financial partner on your life journey, MassMutual Asia offers up to 80 comprehensive risk- and wealth-management products, including life insurance, health and accident benefits, savings plans, education funds, investment plans, and retirement plans, among others. With these and our professional financial planning services, your protection and financial needs and those of your family can be well taken care of during the different stages of your life.

To encourage you to start early in building a strong foundation in risk and wealth management, from **September 16 to October 21, 2010**, with any successful subscription to any insurance plan[^] with the following premium amounts*, you will be awarded a **premium audio-visual product** or **shopping cash coupons of up to HK\$ 20,000 in value**.

Annualized Planned Premium (Sum insured requirement applicable to Life Insurance Plans*)	Single Premium	Fabulous Rewards	
		Premium Audio-Visual Product	Shopping Cash Coupons
US\$72,000 or above (with sum insured of US\$500,000 or above)	US\$1,000,000 or above	 Panasonic VIERA Full HD Home Theater Combo⁺ Includes : 50" Full HD Plasma iDTV 5.1ch Blu-ray Home Theater (Valued at HK\$31,360)	OR HK \$20,000
US\$20,000 or above (with sum insured of US\$200,000 or above)	US\$300,000 or above	 Panasonic VIERA 42" Full HD LCD iDTV (Valued at HK\$9,980)	OR HK \$8,000
US\$5,000 or above (with sum insured of US\$70,000 or above)	US\$75,000 or above	 Panasonic VIERA Blu-ray Disc Player (Valued at HK\$1,880)	OR HK \$1,000

[^] 'Eligible policy' means the basic plan of a personal insurance product newly-issued by the Company during the Promotion Period, and denominated in USD, HKD or MOP. Policies denominated in other currencies are not applicable. Applications for an increase in premium and sum insured of designated plans may be eligible in this Promotion Campaign. For details, please refer the Company's Financial Planning Consultant.

* To enjoy the Reward, customers for life insurance plans are required to meet the basic plan sum insured and annualized planned premium requirements of this promotion.

- If the policy is denominated in HK\$/MOP\$, the minimum annualized planned premiums are HK\$/MOP\$576,000, HK\$/MOP\$160,000 and HK\$/MOP\$40,000 respectively, while the minimum basic plan sum insured applicable to life insurance plans are HK\$/MOP\$4,000,000, HK\$/MOP\$1,600,000 and HK\$/MOP\$560,000 respectively; and the minimum single premiums are HK\$/MOP\$8,000,000, HK\$/MOP\$2,400,000 and HK\$/MOP\$600,000 respectively.

- Lane Crawford Gift Coupons will be awarded to Hong Kong customers with an annualized planned premium of US\$20,000 / a single premium of US\$300,000 or above in their successful subscriptions, while PARKnSHOP Gift Coupons will be awarded to other eligible customers.

The above images are for reference only. * TV bench is not included in the gift.

Note: Please refer to the promotion leaflet for full details of the campaign. For benefit coverage and exact terms and conditions of the respective insurance plans, please refer to the policy document.

Exclusive Offer



Simply present the original copy of this coupon at any Quality HealthCare centre to enjoy the following body check-up plans at discounted prices:

Plan 1

~~Original Price: HK\$1,205~~ Discounted Price: HK\$660

- Physical Examination & Medical History
 - Weight
 - Height
 - Blood pressure
 - Pulse
 - Breasts and pelvic examination (Female)
- Complete Blood Count
- Urine Routine & Microscopy
- Stool routine (ova and parasite check)
- Diabetes Screening — Fasting Glucose
- Total Cholesterol
- Chest X-ray
- Pap Smear (Female)
- Prostate Specific Antigen (Male)
- Medical Report with Comments

Customer Service Hotline: (852) 2851 3303

Terms and Conditions

- The coupon may be used once only by any number of persons at the same time. Photocopy is not acceptable. The coupon may not be redeemed for cash.
- The coupon may not be used in conjunction with other promotional offers.
- Please indicate the use of the coupon at the time of appointment and present the coupon before payment.
- MassMutual Asia Ltd 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.
- Quality HealthCare reserves the right to change any terms and conditions of this promotional offer without prior notice.
- This offer is valid from October 1, 2010 to 30 June, 2011.

Quality HealthCare Body Check-up Centres:

Districts: Sheung Wan, Central, Admiralty, Tsim Sha Tsui, Mongkok, Kowloon Bay, Sha Tin, Tseung Kwan O and Tsing Yi.

Plan 2

~~Original Price: HK\$2,285~~ Discounted Price: HK\$1,120

- Physical Examination & Medical History
 - Weight
 - Height
 - Blood pressure
 - Pulse
 - Breasts and pelvic examination (Female)
- Complete Blood Count
- Urine Routine & Microscopy
- Stool routine (ova and parasite check) and occult blood check
- Diabetes Screening — Fasting Glucose
- Kidney Function
 - Urea
 - Creatinine
- Lipid Profile
 - Total Cholesterol
 - Triglycerides
- Liver Function
 - SGPT
 - SGOT
 - Alkaline Phosphatase
- Gout Screening
 - Uric Acid
- T4
- Resting Electrocardiogram
- Chest X-ray
- Prostate Specific Antigen (Male)
- Pap Smear (Female)
- Medical Report with Comments



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