

A photograph of a young Asian couple standing on a beach. The woman is in the foreground, wearing a blue polo shirt and white pants, with her arms crossed. The man is behind her, wearing a red shirt, with his arms around her. They are both smiling and looking towards the right. The background is a bright, clear sky and a hint of the ocean.

健康與財富

Health and Wealth

- Universal Life Insurance Plan has the Answer for a Shopaholic
- An Apple a Day Keeps Cancer Away
- "Remaining Money" Move ahead steadily during the withdrawal phase
- Exclusive Offer



Universal Life Insurance Plan has the Answer for a Shopaholic

Do crazy sales drive you crazy? Shopaholic behavior could be an illness; it could also be an inappropriate spending habit. The former condition can be treated by a psychiatrist; the latter could be alleviated by a universal life insurance plan.

“Am I a natural-born shopaholic?”

Just complete the following psychological test honestly:

- | | | |
|---|---------------------------------------|---------------------------------------|
| 1. Do you enjoy the thrill of shopping in a crowded shop? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 2. Do you feel good after shopping? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 3. Do you feel relieved and anxiety free after shopping? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 4. Have half of your purchases never been used? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 5. A maxed-out credit card is usually because of shopping instead of spending on food, water and electricity? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 6. Do you think twice and consider the price and function of an item before you buy it? | <input type="button" value="A. No"/> | <input type="button" value="B. Yes"/> |

- | | | |
|---|---------------------------------------|---------------------------------------|
| 7. Do you think “shopping can cure” is correct? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 8. Later, when you look at what you have bought, do you feel uninterested or lost? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 9. Do you go shopping and bring home lots of purchases during festivals? | <input type="button" value="A. Yes"/> | <input type="button" value="B. No"/> |
| 10. Did you have sufficient time to communicate and share feelings with your parents when you were a kid? | <input type="button" value="A. No"/> | <input type="button" value="B. Yes"/> |



If you have more than 6 "A" answers, then you are quite possibly a shopaholic! According to Dr Rene Lien, Doctor of Psychology, "shopaholic" behavior may be the result of "compulsive buying". Some patients may have serious social and emotional problems and anxiety, and need to relax and get the satisfaction and sense of ownership through shopping. Shopaholics do not care about their balance sheet and do not use the things they buy nor do they show them off to others.

Actress Cecilia Cheung has been widely reported as having become a shopaholic as result of her loss in love. She bought a Porsche jeep, a Mini Cooper convertible and a MPV, all in one go, that cost \$1.8 million. She was crazy for LV and also bought a diamond ring that costs \$400,000.

Define “Need” and “Desire”

In fact, not all shopaholics have emotional problems. They simply can't resist material temptation and have only a faint idea of "need" and "desire". They just spend recklessly. Actor Shawn Yue is a fashionista. He was reported to have spent \$400,000 in Japan in just one day and maxed out three credit cards. Just like the lyrics of his song "Brand", "Brand name is king, everyone loves it, everyone wants it..." Is it "need" or "desire"?

Whether it is illness or reckless spending, both behaviors have a similar outcome — “getting busted”. Thanks to their high income, top-tier actors can afford reckless spending, but ordinary people will quickly fall deep into debt. As a result, they will have to repay their debt and will lose sight of their dreams. That's why shopaholics should seek help from professionals, to alleviate the condition through cognitive or behavioral therapy, while reckless spenders should make use of a "universal life insurance plan" to save money and develop a habit of "save it then spend it", so that they can redistribute the income and eventually kick their reckless spending habits.

Universal Life Insurance Plan helps Achieve Goals

Most people think that saving money regularly in a bank deposit is also a viable strategy. So why bother to take out a universal life insurance plan just to save money?

No excuse: Firstly, you may have lots of needs and desires that will make your savings plan fizzle. But through a long-term, semi-mandatory savings mechanism, a universal life insurance plan can help foster a regular saving habit, thus helping you to avoid unnecessary spending.

Flexible: A universal life insurance plan also offers flexibility to increase the coverage of the policy to meet your ever-changing needs at different life stages. At the same time, cash can be withdrawn from the accumulated cash value in the policy as emergency money when needed.

Guaranteed savings: Should the policyowner be made redundant, the unemployment protection offered by the plan will allow suspension of premium payments while the insured remains fully covered by the insurance. In case of death, the death benefit will provide protection to your loved ones. As you know, saving through a bank deposit account provides no such guarantees.

Handsome Returns: Universal life insurance plans credit interest on a monthly basis, enabling you to enjoy the benefit of compound growth for better returns. Take the "FLEXI-ULife Insurance Plan" as an example, the declared interest rate is 4.75% (including retrospective interest of 0.75% offered at the end of the 20th policy year and every 5 years thereafter), with a guaranteed interest rate of 3% (for a policy that has been in force for 15 years or more). The higher rates of return and other benefits make universal life insurance plans significantly more attractive than most bank deposits.

"It doesn't matter how much you earn, but how much you save." Harvard University teaches its students to set aside 30% of their monthly income as savings, a cornerstone to sound wealth management. The prerequisite of saving is to develop a disciplined and rational consumption habit — by defining "need" and "desire". Columnist Chip Tsao taught his son: "Instead of wearing famous brands, make yourself a famous brand." The key to making your dream come true is to spend wisely and leverage effective and flexible savings tools to reach your financial goals.

Expert Advice

What should you do if you thought you were a shopaholic? Dr Rene Lien suggests:

- Use cash only; no credit card
- Prepare a shopping list and only buy things on the list
- Do not shop online
- For critical patients, cancel your credit card

(The test in this article is for reference only. Please ask for professional help for any psychological problems. The test is provided by Dr Rene Lien <http://www.rene-a.net>)

An Apple a Day Keeps Cancer Away



Michael Jackson's pet tiger "Thriller" died of lung cancer last year. She can now be with her master. But even tigers can't fight against cancer! However, research has found that apples can reduce the chance of getting lung cancer. In fact, through healthy daily diet, we can keep lung cancer at bay.

Take a break from heavy work, eat an apple, and keep cancer away!

The National Public Health Institute in Helsinki conducted a survey over a period of 30 years on the dietary habits of 10,000 citizens. It is found that those who took apples, juices, vegetables and jam as required had a 20% lower chance of contracting cancer than other respondents, and those who ate apples regularly had a 46% less chance of lung cancer. Research shows that the most active substances working against cancer are not only Vitamin C and beta-carotene but also flavonoids. Apples are rich in these antioxidants. Some 95% of the respondents obtain these substances from apples.

Eat the apple skin

There is already a saying that we should eat the apple and the apple skin. Another survey, carried out by Harvard Medical School, tested 125,000 Americans and reconfirmed the truth of this saying. The survey found that if a non-smoker eats an apple a day, the chance of lung cancer is 20% less, and that conforms with the Finland survey. The US survey also shows that apple skin is richer in antioxidants than apple flesh. In fact, another US survey shows

that those who eat apples regularly have a 33% lower incidence of coughing and phlegm production. This is because the pectin and antioxidants in apple skin can reduce the potential of lung inflammation. Apple skin has a stronger antioxidant content than other fruits and vegetables. The skin of a normal size apple has the same antioxidant nature as 800mg Vitamin C.

Just take a look at hazy Victoria Harbour and you'll know how polluted Hong Kong is. We all know smoking is the main cause of lung cancer. Poisonous substances such as nicotine and sulfur dioxide in cigarettes will attach to the lung tissue and cause contamination. When the contamination gets worse, pathological changes occur. Smokers have a 10 to 30 times higher chance of getting lung cancer than non-smokers. And those who always breathe in second-hand smoke also have a three times higher chance of getting lung cancer than other people. So, for the health of their families, smokers should quit as soon as possible. In addition, there are particulates and carcinogens in polluted air that may cause lung tissue variations. Workers who have extended contact with carcinogens such as asbestos, chromium, nickel, and cadmium (such as through welding or working in chemical factories) also run an increased risk of lung cancer.

A healthy diet to protect your lungs

Health Department figures show that lung cancer is the top killer in Hong Kong. There are more than 4,000 new cases every year, of which 3,600 were fatal. People say that "the lung is the worst self-protection organ" and can be contaminated easily. We should protect our lungs at all times. Prevention is better than cure; let's protect them through our daily habits and diet:



- Don't smoke! — Smoking is the main cause of lung cancer. Research shows that after giving up smoking, the chance of getting lung cancer will be reduced to two times from 15 to 20 times over a period of 10 years (compared with non-smokers)
- Drink less! — Alcoholic drinks production processes produce nitrosamines and fusel oil which have carcinogenic effects.
- Stay away from fried food! — Cooking fumes contain the carcinogen benzopyrene, and long-term excessive inhalation may cause lung cancer.
- Drink more water! — If you cannot avoid a smoking environment, you should drink more water to flush out poisonous substances.

- Eat more apples! — This improves the respiratory system and lung function, and protects the lungs from pollution and smoke.

However, no one can totally resist diseases. Luckily with advanced medical care, many illnesses can be cured if treated at an early stage. The problem is the high medical charges which can be at least \$200,000. If targeted therapy is used, it costs around \$500,000 for every phase. If you have not made any preparation, you may spend all your savings and create a heavy burden for your family. The solution is to enroll in a health-protection plan as soon as possible, and plan ahead for critical illnesses, hospital expenses and loss of income during the period of convalescence.

Anti-cancer vegetables

Generally speaking, fruits and vegetables with antioxidants like carotene, anthocyanin, rich in Vitamin A and E, can help prevent cancer. Among these only apples have the most powerful preventive effect. Here are some fruits and vegetables for cancer prevention:

Pumpkin, papaya and loquat fruit Rich in Vitamin A, these can reduce the body's sensitivity to carcinogens and can also prevent bladder cancer.

Tomato Contains large amounts of lycopene. This is easily absorbed by the body when combined with unsaturated fats. It is also effective in metabolism and absorption of nutrients. It is effective in prevention of many cancers, including lung cancer.

Kiwi Fruit A kiwi a day can reduce the damage caused by air pollution to the lungs by half.

Eggplant Contains anthocyanins which play a role in inhibiting the growth of cancer.

Walnut or sesame seeds Vitamin E from plant seeds can also help stop lung disease. Vitamin E can attach to the surface of damaged cells and prevent the growth of cancer cells in the initial stages.

Carrots and bell peppers Contain a carotene antioxidant effect to help protect cells from damage by free radicals.

Spinach Contains various antioxidants to help prevent cancer caused by free-radical damage. Eating a bowl of spinach a day can reduce the chance of lung cancer by 50%.

Note: the above information is for reference only. Every individual's physical and health conditions are different. In case of any discomfort, you should seek medical advice as soon as possible.

"Remaining Money" Move ahead steadily during the withdrawal phase

Since the US Federal Reserve has announced its QE withdrawal timetable, the investment market is likely to encounter a difficult period. Investors are very sensitive to any withdrawal news and make the market fluctuated. General investors do not know where to invest the remaining dollars they still have. Should they retreat or go ahead?

Elimination of uncertainty should be good news for the investment market. However, chairman Bernanke set a prerequisite for the withdrawal – that the US economy must be continuously improving, and that the scale of debt purchases would be reduced in late 2013. He also pointed out that if the unemployment rate remains high and inflation is under control, an accommodative monetary policy will remain in place for some time. The investment market is therefore sensitive to different economic data projections and facts about the US economy or to quotes from the Federal Reserve. Different interpretations by various sources make it more difficult to predict the market condition.

Investment expert Paul Pong believes that "the Federal Reserve is doing fine in regulating market expectations. They clearly stated the economic risks we are facing and set conditions for withdrawal. The market has just over-reacted to the fear of withdrawal." He also said that the Federal Reserve is adopting a progressive monetary policy and that it is transparent, and therefore investors shouldn't worry excessively about Fed withdrawal from the bond-purchasing program.

Withdrawal with higher interest rates should be good

The negative impact of withdrawal would be a rise in the interest rate. In fact, since May, US 10-year bond yield surged at one point to 2.76%, the highest since August 2011. The market also speculates it will reach a high level of 3% this year, double the level of 1.6% last year. The expectation of high interest rates will also affect capital flow. However, after analysis using historical data, Paul Pong believes a rise in interest rates will not necessarily have a negative impact on the stock market. He said "the US entered the rate-hike cycle in 1994 when the interest rate was raised to 6% from 3%. The second time was in 2003, the rate raised to 5.25% from 1.25%. During these two cycles, US stocks remained in an upward trend. We expect the interest rate will be raised to 1.25% from 0.25% this time, and the stock market will continue to go up. So a rise in interest rates is actually good."



In this case, compared with historical data, the interest rate is still at a relatively low level. The "remaining money" should go on fighting to avoid having its purchasing power affected by inflation. However, it is not easy for general investors to capture the market trend and they often lose out on investment opportunities because of hesitation. As an upheaval in the economic cycle and investment market is unavoidable, a regular fixed investment could be a solution.

The "Dollar Cost Averaging" method helps lower investment costs

The "Dollar Cost Averaging" (DCA) method implies regular fixed investments so that investors do not need to search for opportunities to get into the market. It can also reduce the general cost of purchasing and raise potential returns, and the investment fund need not be changed because of asset price fluctuation. Therefore, when the price is higher, the number of investment units will be reduced, and when lower the number will increase. In the long run, if you have bought cheaper goods and more bargains, you will reduce the overall average cost of your investment units. Returns may well be quite satisfactory in volatile market conditions.

Both US and European stock markets have experienced ups and downs since the financial crisis, with an improved performance only in the middle of last year. Investors A and B invested in an investment choice which used the US and European stock markets as an investment asset. One invested in the market by paying \$100 per unit in one lump sum and the other used the "Dollar Cost Averaging" method. Investor A invested US\$7,000 for 70 units in a lump sum; while investor B invested US\$1,000 per month regularly. There were a few months of a downward market and both investors decided to sell at \$80 after seven months. As a result, the "buy more

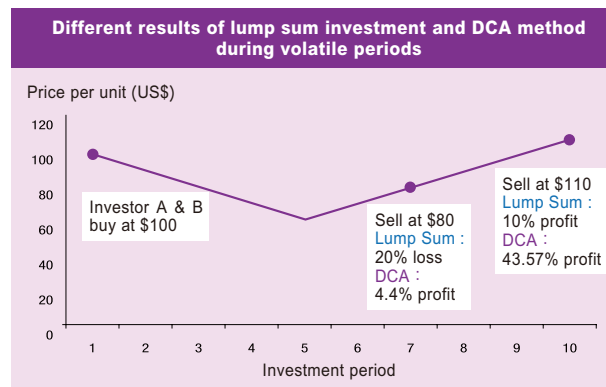
when down, buy less when up" principle used by Investor B made him buy a total of 91.36 units during the period. The average cost of each unit was US\$76.62, so he still earned 4.4% in a downturn while Investor A lost 20% (see figures below).

If both investors had been more optimistic about the market and held the assets for three more months until they cost US\$110 per unit, they could both have benefited. Investor A could have made 10% and Investor B could have made 43.57%. This indicates that the "Dollar Cost Averaging" method can generate better return potential in times of uncertainty (see chart below).

Paul Pong reminds investors that although they need not worry about the impact of US withdrawal on the investment market, they do need to pay attention to emerging-market risk going forward. This is because the gradual withdrawal and tightening policy of the Federal Reserve, and China's bid to turn around the domestic financial and economic situation, will cause a risk of withdrawal in emerging markets. There is also a worry about the return of the Asian Financial Crisis.

In addition, the turmoil in Syria and the US debt-ceiling problem will cause nervousness in the markets. The "Dollar Cost Averaging" method is therefore a relatively good tactic in times of turmoil.

Investor B avoided losses by "Dollar Cost Averaging" in volatile market conditions			
Investment period	Investment amount (US\$)	Price per unit (US\$)	Investment units
1	1000	100	10
2	1000	90	11.11
3	1000	80	12.5
4	1000	70	14.29
5	1000	60	16.67
6	1000	70	14.29
7	1000	80	12.5
Total	7000		91.36
Average unit cost US\$76.62			
Profit/(loss)4.4%			



Disclaimer: The information and comments in this article were updated as of September 2013. 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 investments. The information and data in this document may be incomplete or condensed and may change according to the market environment or other conditions. 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.

BENCHMARK Wealth Management Awards: Best-in-Class Retirement Product



MassMutual Asia is "Where dreams are made". We are committed to providing flexible protection, investment and retirement solutions for our customers. Our "Target Annuity Saver" offers genuine lifetime annuity income not widely offered by insurers, just like a private pension. We also offer a stable return of a guaranteed 3% interest rate and six annuity income options. Based on these advantages, "Target Annuity Saver" was named the Best-in-Class Retirement Product by BENCHMARK Wealth Management Awards.



Best Green ICT Award (Adoption - Large-scale Enterprises) Certificate of Merit



MassMutual Asia has been awarded a Certificate of Merit in the Hong Kong ICT Awards 2013: Best Green ICT Award (Adoption - Large-scale Enterprises) in recognition of its launch of Hong Kong's first tablet-PC insurance-application platform: the sMMArt App. sMMArt App provides one-stop insurance-application services, ranging from conducting risk-tolerance assessment to application-form filling, payment arrangement, and application submission. Customers now enjoy a much more efficient insurance-application service. Not least, the environment benefits from reduced paper usage and carbon emissions in the application process.

MPF service receives awards for excellent performance

MassMutual Trustees Limited (MassMutual Trustees) has extensive experience in the retirement-funds market. We are committed to providing quality services, to strive for higher returns for our every MPF customer. Constituent funds under MassMutual Trustees carried off several awards in 2013, including:

Lipper Fund Awards 2013 Hong Kong

- Best Mandatory Provident Fund (3 years): Equity Asia Pacific Ex Japan¹
- Best Mandatory Provident Fund (3 years): Mixed Asset HKD Balanced¹

Asia Asset Management and MPF Ratings 2013 MPF Awards

- Best 1 Year Performance — Mixed Asset Fund 61-80²

¹ The award is based on the 3-year performance history (as of 31 December 2012) of the respective fund.

² The award is for reference only. The selection criteria include but are not limited to fund performance; the award ranking may not fully represent the actual performance of the fund.



Hong Kong's Most Valuable Companies Award



MassMutual Asia has been presented with the 2012 Hong Kong's Most Valuable Companies Award by Mediazone Publishing Business Yearbook in recognition of its outstanding performance in corporate social responsibility, product / service innovation, customer service and company performance.

PrimeHealth Saver 100+

According to the "Survey on Benefit Coverage of Critical Illnesses Plans in Hong Kong" ¹ published in Dec 2012, critical illnesses and early-stage diseases covered by MassMutual's PrimeHealth Saver 100+ ranked the top in Hong Kong. PrimeHealth Saver covers up to 53 Critical Illnesses, 38 Early Stage Diseases, and 17 types of Carcinoma-in-situ/Early Stage Cancer, as well as 8 Severe Child Diseases. The plan has become very popular since its launch early this year, with a total sum insured amount of some HK\$3 billion. All in all, this plan has four advantages:

- Coverage of 116 critical illnesses, early-stage diseases, carcinoma-in-situ/early-stage cancers and severe child diseases
- Whole life protection up to age 100 with three payment-term options of 10 years, 15 years and 20 years
- Effective from the 15th policy anniversary onwards, if you surrender the policy, the plan offers you a 100% guaranteed Refund of Premium² and a non-guaranteed "Extra Bonus"
- Enjoy exclusive "Extension of Life Protection" and MediNet Pro Network

In order to suit the needs of customers, we also offer "PrimeHealth Benefit" which can be added to the basic plan or term life insurance plan and with no refund. This plan is relatively cheaper but also offers full coverage.

¹ Source: "Survey on Benefit Coverage of Critical Illnesses Plans in Hong Kong" by Integral Consultancy Limited. Data as of December 24, 2012.

² The calculation of total sum insured amount is based on the "Annual Premium of Basic Plan".



Customer Referral Program makes your dreams come true!



MassMutual Asia is committed to providing one-stop insurance and financial services for our valued customers to help them achieve long-term goals. We also hope to promote quality services to the family and friends of our customers. From now until November 29, 2013, current customers who successfully refer two or more friends to be our new customers will receive a 24K Gold Foil "Where dreams are made" Wish-Tree. The gift includes a gold-foil wish-tree stereograph and a set of gold-foil wish charms. Please contact your consultants and refer to our promotional leaflet for details. Supply is limited; first come first served.

Company Updates

The 15th MassMutual Jr. Space Camp Program



Solely sponsored and organized by MassMutual Asia, the 15th MassMutual Jr. Space Camp Program has selected eight Jr. Astronauts for 2013 from nearly 2,000 applicants after three stringent rounds of selection. The eight Jr. Astronauts are: Vanessa Woo, Jason Chan, Brandon To, Esme Lee, Sherry Chan, Jason Cheung, Edith Chow and Seann Lin. The team flew off with their parents during the summer vacation for a 9-day Space-Exploration Journey at the US Space Camp in Huntsville and the Kennedy Space Center in Florida. They also met with the first African-American Space Shuttle pilot Frederick D. Gregory.

"iWealth" mobile app

To empower our customers with quicker and easier management of their investment portfolio, MassMutual has designed a mobile app "iWealth" for free download. Its powerful functions include:

- "Return Rate" search function: Searches an investment plan that complies with the expected return rate
- Checks the daily price, previous year's performance and cumulative performance of the investment choices.
- "Watch List" function can save up to 30 investment choices for a quick and efficient view of your investment choices' performance
- Customers may use the "My Portfolio" function to check the daily update "Portfolio Review Report", manage and change investment-allocation ratio and apply for investment choice switching. (Please register as our "e-Policy Service" user before using this function)
- "Global Insights" enables customers to read our "Eye on the Market" and peruse expert analysis and investment information.



24-Hour "e-Policy Service"

For enquiries, in addition to contacting our customer-service hotline, customers can also login to our website for the "e-Policy Service" to manage their policies at any time:



- Check policy status such as premium-payment details and withdrawal record
- Change of correspondence address and telephone number
- Check and change investment-allocation ratio and apply for investment choice switching (for investment-linked insurance policies)

If you have not yet registered as an "e-Policy Service" system customer, please login to our website at www.massmutualasia.com and click on "e-Policy Service" to download the account-registration form. Once the application is approved, you can enjoy all the above services.

Simply present this coupon at any Quality HealthCare center to enjoy the following body check-up plan at discounted prices:

Plan 1

Original Price: HK\$1,700
Discounted Price: HK\$800

- 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

(CS Code : MMX7)

Plan 2

Original Price: HK\$3,000
Discounted Price: HK\$1,350

- 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
- Liver Function
- SGPT
- SGOT
- Alkaline Phosphatase

- Lipid Profile
- Total Cholesterol
- Triglycerides
- Gout Screening
- Uric Acid
- Thyroid Function
- T4
- Resting Electrocardiogram
- Chest X-ray
- Pap Smear (Female)
- Prostate Specific Antigen (Male)
- Medical Report with Comments

(CS Code : MMX8)



OTO

Balance Life

Simply present this coupon to enjoy a HK\$200 discount for any regular price item purchase of HK\$1,000 or above at OTO retail shops.

Customer Service Hotline: (852)2549 4611



Exclusive Offer

Terms & Conditions:

- This offer is valid from now until August 31, 2014.
- The coupon may be used once only but can be used by more than one person at the same time.
- The coupon cannot be redeemed for cash.
- The coupon may not be used in conjunction with other promotional offers.
- To enjoy this offer, use of the coupon must be indicated at the time of appointment booking and be presented before payment.
- MassMutual Asia Ltd. is not responsible for the transaction between the service vendor and the customer.
- In the event of any dispute, Quality HealthCare reserves the right of final decision.
- Quality HealthCare reserves the right to revise any terms and conditions of this promotional offer without prior notice.

Quality HealthCare Body Check-up Centers:

Districts: Sheung Wan, Central, Causeway Bay, Tsim Sha Tsui, Mong Kok, Kowloon Bay, Sha Tin, Tseung Kwan O and Tsing Yi



Terms & Conditions:

- The voucher is valid from now until December 31, 2013.
- The voucher cannot be used in conjunction with other special offers or discounts.
- The voucher cannot be refunded, redeemed for cash, for a gift voucher or for any other product.
- The voucher cannot be used for purchasing accessories, paying for maintenance, components, or transportation or any other service charge.
- The voucher must be presented before payment to enjoy the offer and can be used once only; photocopy is not acceptable.
- No change will be given for any unused balance of the voucher.
- In event of any dispute, OTO Bodycare (H.K.) Ltd. reserves the right of final decision and the right to revise the above terms and conditions without prior notice.
- MassMutual Asia Ltd. is not responsible for any transaction between OTO Bodycare (H.K.) Ltd. and the client.

