



**PHILOSOPHY**  
MassMutual has a solid track record of over 163 years of experience in risk- and wealth-management services. Today, MassMutual Financial Group has a worldwide operations network of more than 1,800 offices located throughout the United States, South America, Europe and Asia. As the group's flagship company in the Asia region, MassMutual Asia has its headquarters in Hong Kong, and operates a branch office in Macau. Living the vision of "MassMutual – where dreams are made", MassMutual Asia has developed one of the most innovative product and service platforms in the Hong Kong insurance industry, offering a suite of award-winning financial planning solutions. MassMutual's mission is to help customers realize their long-term goals and dreams.

## MASSMUTUAL ASIA LEADS THE WAY IN INSURANCE INNOVATION

Besides being a well-known financial hub, Hong Kong is also where the world's top insurance companies set up shop as a gateway to the rest of Asia.

Due to stiff competition, insurance companies are challenged to make themselves stand out from the rest of the pack and offer financial-planning solutions that customers would be sure to pick.

MassMutual Asia stepped up to this challenge when it became the first financial-services organization in Hong Kong to make a major investment in a vanguard platform dedicated to its three main financial services: risk management, wealth management, and wealth preservation and distribution.

Jeanne Sau, Chief Marketing Officer at MassMutual Asia, said, "As a customer-centric company, we place great emphasis on innovation and developing flexible solutions in protection, investment, and retirement products and services, to deliver value-added benefits to our customers."

### The "Dream"

Established in 1851 in Springfield Massachusetts, MassMutual was founded by George W. Rice, who embarked on the insurance business in his early twenties and quickly built a reputation as a vigorous and astute entrepreneur.

His dream was to help people plan for the future through insurance so that they and their families could lead a more secure life and realize their dreams.

As an institution with a solid track record of over 163 years, MassMutual has a heritage of history and tradition. At the same time, MassMutual emphasizes a proactive outlook involving creativity, flexibility and innovation. Today, the MassMutual Financial Group is one of the world's largest and most diversified global financial-services organizations.

### Innovation Makes the Difference

Living the group's vision of "MassMutual – where dreams are made", MassMutual Asia remains focused on helping customers realize their long-term goals and dreams. It has launched a number of firsts in the market, such as the revolutionary concept of universal life insurance and the guaranteed lifetime annuity plan.

MassMutual Asia answers customers' needs with its portfolio of a wide spectrum of over 80 flexible and innovative risk- and wealth-management solutions, including three market-leading flagship products: "FLEXI-ULife Prime Saver" challenges traditional life insurance by offering flexibilities to accommodate the policyowner's ever-changing needs; "Target Lifetime Annuity Saver" is one of the very few plans on the market providing guaranteed lifetime annuity income, which effectively hedges the financial impact of longevity risk; and the "Portfolio Investment Plan," an innovative investment platform based on the Nobel-winning Modern Portfolio Theory, which enables investors to minimize risks by building a balanced global portfolio.



### Elevating Customer Experience with Advanced Technology

As the world becomes increasingly digital, MassMutual Asia proactively leverages the latest in technology to deliver added value to customers. "Customers have high expectations of our service quality and efficiency, and this drives us constantly to pursue service excellence. Today mobile information services have integrated into our everyday life, and this trend has inspired us to deploy advanced technology to raise the level of our services," said Sau.

"We always go the extra mile to enhance customer experience to help them manage their financial planning with ease. We have specially developed a suite of applications for customers and consultants. To consultants, the applications help them generate more new business opportunities by enhancing the effectiveness and efficiency of the sales process," she added.

She notes that to customers, iFinance is designed to help them identify their financial planning needs with six interactive financial calculators, and iWealth serves as a platform to provide access to investment data and information, enabling them to manage their investment portfolio at any time anywhere.



### An Innovative Approach to Social Responsibility

Upholding its commitment to serving the community, MassMutual Asia enthusiastically supports charity events. This is well evidenced by the fact that MassMutual Asia has received a number of awards, including the "Caring Company Logo" issued by The Hong Kong Council of Social Service since 2005.

MassMutual Asia not only applies its innovative spirit to product design, but also corporate social responsibility. Pioneered in 1999, the MassMutual Jr. Space Camp Program is the first-ever program providing simulated astronaut training to children from Hong Kong and Macau. Each year, over 2,000 children apply for the program. Through innovative and unique training experiences, the MassMutual Jr. Space Camp Program inspires children to live the "It is Possible!" spirit and encourages children to make their dreams come true through self-confidence, inquisitiveness, and perseverance.

"Continuous product and service innovation is one of the most important strategies for our company, because we firmly believe that MassMutual is where dreams are made," said Sau.

*This page:  
MassMutual Jr. Space Camp Program promotes the "It is Possible!" spirit;  
The corporate vision - "MassMutual - where dreams are made";  
MassMutual's range of innovative mobile applications;*

*Opposite page:  
Jeanne Sau, Chief Marketing Officer,  
MassMutual Asia*

## FAST FACTS

- Since its establishment MassMutual Asia has consistently achieved double-digit average annual growth in new individual business
- Besides the life insurance business, MassMutual Asia also operates several subsidiaries in Hong Kong, including MassMutual Trustees Ltd., which focuses on MPF, and MassMutual Insurance Consultants Ltd., which handles general insurance
- Has over 2,500 consultants delivering professional one-stop risk- and wealth-management consulting services
- Launched the very first universal life insurance plan available in Hong Kong and Macau in 1995
- The first insurance company on the market to provide guaranteed lifetime annuity income to act as a safety net during the customer's retirement
- The first company to launch critical-illness protection plans that offer the market-unique Life Extension Benefit, allowing insured persons who have been diagnosed with a critical illness to take out a permanent life insurance policy without any proof of insurability.
- Published Hong Kong's first investment book in Chinese on the subject of "Modern Portfolio Theory", the groundbreaking investment theory developed by Nobel economics laureate Harry Markowitz. Since its launch, the book has become a No.1 bestseller
- Pioneered the MassMutual Jr. Space Camp Program in 1999. In recognition of its innovative and unique marketing strategies, the program has been awarded a coveted "HKMA/TVB Awards for Marketing Excellence – Citation for Innovation"

