




首選健康保 1000

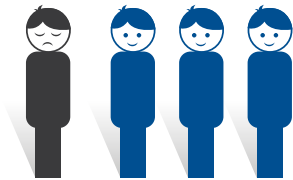
PrimeHealth Saver 1000 PS1000



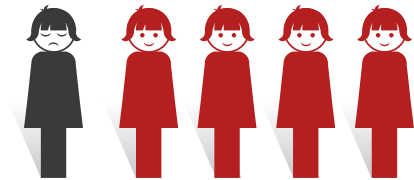
When a critical illness strikes, not only will you lose your health, but also your wealth.



 **Cancer** Cancer is now striking many people at a much younger age. Almost 50% of people newly diagnosed with cancer are aged in their 20s to 50s and in the middle of their careers. Moreover, cancers may relapse even after treatment. Thanks to the advances in medical science, the cure rate for cancer has been significantly improving. Taking colorectal cancer as an example, the 5-year survival rate for Stages I and II is over 90%, while the rate for Stage III can be as high as 70%^A. The key to a successful cure therefore is to have adequate financial support for prompt and quality treatment.

1 in 4 males may suffer from cancer ^B

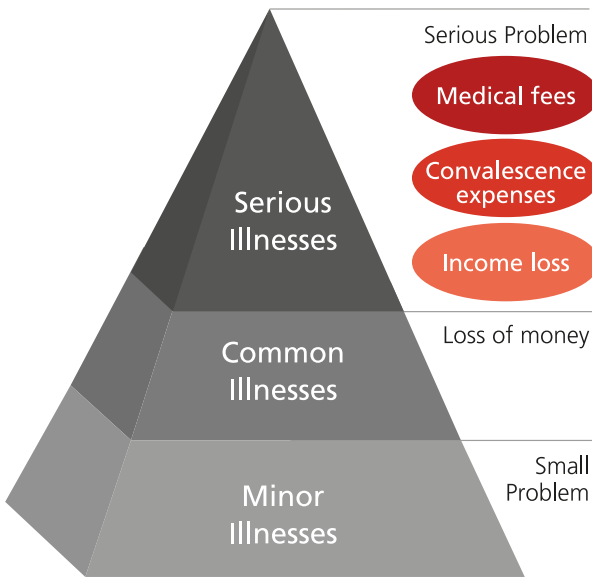


1 in 5 females may suffer from cancer ^B



-  **Heart Attack** People under age 40 who are newly diagnosed with heart attack doubled in 10 years^C.
-  **Stroke** Every day in Hong Kong, some 68 people on average suffer a stroke^D, first-time or recurrent. A stroke can cause paralysis and loss of consciousness. Long-term healthcare is required and thus it may lead to loss of income.

Illnesses Pyramid



Considerable financial burden entailed when contracting a critical illness

Based on a case of stage-3 colon cancer:

Medical Treatment expenses	\$1,100,000
(Monoclonal antibodies, surgical operation, chemotherapy, radiotherapy and immunotherapy, etc. for stage-3 colon cancer)	
Convalescence Treatment expenses	\$550,000
(Monitoring investigation, stoma, psychological counselling, home nursing, etc.)	
Loss of Income	\$583,200
(\$16,200 ^E X 36 months)	
Total Amount	\$2,233,200

Remarks: The above treatment expenses are hypothetical, which are provided by a registered medical specialist, and are for reference only. Actual fees depend upon the actual medical condition, medication, fees charged by attending doctors and hospitals, etc.

Source:

A Figure(s) collected from the website of CUHK Jockey Club Bowel Cancer Education Centre (downloaded in December 2017).

B Percentage of Hong Kong people developing cancer before the age of 75, according to 2014 Hong Kong Cancer Statistics, Hong Kong Cancer Registry, Hospital Authority, Hong Kong (published in November 2016).

C Information from Hospital Authority, Hong Kong (2010).

D Statistical Report, Hospital Authority, Hong Kong (Published in May 2016).

E The income amount is based on the median monthly wage of employees in the 2016 Report on Annual Earnings and Hours Survey, Census and Statistics Department, Hong Kong (Published in March 2017).

MassMutual Asia's **PrimeHealth Saver 1000** is an insurance solution that bundles critical illness, life protection and savings into one single policy. The plan allows multiple claims for common critical illnesses, such as Cancer, Heart Attack and Stroke. It also offers Benign Extra Care. This is no doubt the prime choice for safeguarding your health.



1000% Extensive Coverage

- Maximum aggregate benefits up to 1000% of the Basic Sum Insured
- Covers up to 116 Critical Illnesses



Benign Extra Care

- An additional benefit
- Up to 20% of the Basic Sum Insured



Extra Claims

Multiple claims to cover illnesses with higher recurrent rates

- 3 times for Cancer
- 2 times for Heart Attack
- 2 times for Stroke



Extra Guarantees

- Guaranteed Refund of Premiums
- Guaranteed Waiver of Premiums



Dual Bonuses

- Extra Bonus
- Terminal Bonus



Extra Life Protections

- Life protection
- Extension of Life Protection



MediNet Pro

- Second medical opinion provided by US medical specialists
- Quality treatment referrals in the USA







You can enjoy absolute peace of mind, knowing that the benefit term of the plan may last up to age 100. You may also select from three premium-payment term options: 10 Years, 15 Years and 20 Years to best suit your needs. Best of all, beyond the premium-payment term, you will continue to enjoy full protection without paying any further premiums.



1000% Extensive Coverage

PrimeHealth Saver 1000 covers up to 116 Critical Illnesses, i.e., 53 "Major Critical Illnesses" and 63 "Early Stage Illnesses", including various Carcinoma-in-situ/Early Stage Cancers and Severe Child Diseases. All Critical Illnesses are categorized into 6 Critical Illness Groups. Each Group offers an individual maximum benefit, with the maximum aggregate benefits of all Groups up to 1000% of the Basic Sum Insured¹. The benefits are provided in two phases as shown below.

Maximum Aggregate Benefits **1000%** of Basic Sum Insured

		Maximum Benefit
	Group 1 : Cancer	300%
	Group 2 : Cardiovascular Diseases	200%
	Group 3 : Brain Diseases / Disorders	200%
	Group 4 : Organ Critical Illness and Failure	100%
	Group 5 : Other Critical Illness	100%
	Group 6 : Permanent Disability / Terminal Illness ^f	100%

Phase 1: 100% of Basic Sum Insured

This phase provides a total benefit² of 100% of the Basic Sum Insured plus "Extra Bonus³" and "Terminal Bonus³", with coverage of 116 "Early Stage Illnesses" and "Major Critical Illnesses", up to age 100.

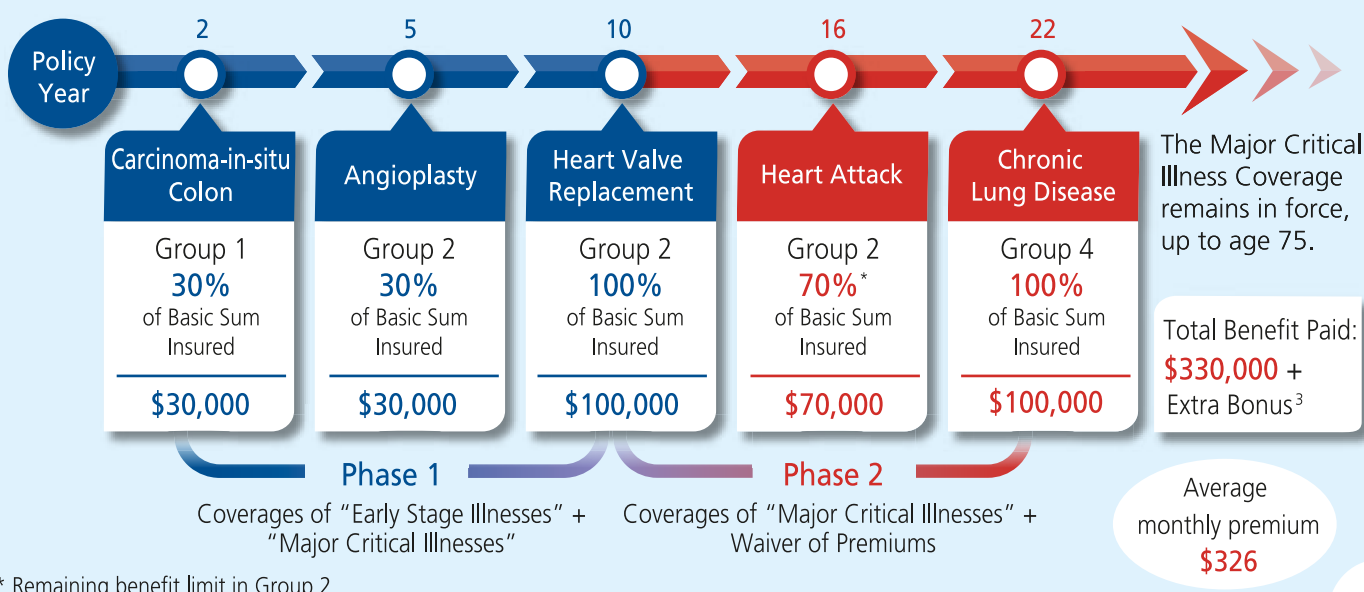
Coverage per Illness	Early Stage Illness ² : 30% / 50% of Basic Sum Insured	Major Critical Illness ² : 100% of Basic Sum Insured
Total Benefit ²	100% of Basic Sum Insured + Extra Bonus ³ + Terminal Bonus ³ OR Cash Value (whichever is higher)	

Phase 2: 900% of Basic Sum Insured

After the total benefit paid has reached 100% of the Basic Sum Insured⁴, no further premiums are required. The policy will remain in force and continue to provide the Insured with "Major Critical Illnesses"⁵ coverage of up to 900% of the Basic Sum Insured during Phase 2, which may last up to age 75.

Example of Multiple Claims

Assume Mr Lee, aged 35, took out a **PrimeHealth Saver 1000** policy with a Basic Sum Insured of US\$100,000.



* Remaining benefit limit in Group 2

Remark: The above example is based on a male, non-smoker, and a 20-year premium payment term. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.



20% Benign Extra Care

- When taking out an insurance application, if the Insured has already been diagnosed with the below benign conditions, cancers developed from the corresponding organ will usually be regarded as an exclusion.
- However, PrimeHealth Saver 1000 will offer Benign Extra Care with total benefits payable up to 20% of the Basic Sum Insuredⁱ for cancers developed from the corresponding organ diagnosed with benign conditionsⁱ, provided that the underwriting requirements are met.
- From the 2nd to 6th Policy Yearⁱⁱ, the Insured may submit the required documents to us to upgrade the coverage of the Benign Extra Care to 300% of the Basic Sum Insured originally provided in Group 1 of this plan, provided that the underwriting requirements are met.

Benign Condition	Carcinoma-in-situ/Early Stage Cancer ^{iv}	Cancer	Maximum Benefit	Criteria ⁱⁱ for upgrading the coverage of Benign Extra Care to Group 1: 300% of the Basic Sum Insured
	(% of Basic Sum Insured)			
<ul style="list-style-type: none">• Benign Breast Disorder ⁱⁱⁱ (e.g. fibroadenoma, breast calcification, breast cysts, breast lipoma)• Uterine Fibroid• Ovarian cysts• Elevated Prostate-specific antigen (PSA) levels (e.g. Benign Prostate Hyperplasia)	6% each	20% each ^v	20% each	<ul style="list-style-type: none">- The benign condition does not worsen and no new lesion occurs in that organ- No claims for any covered illnesses have been made- No pending investigations and signs of any malignancy- Prostate-specific antigen (PSA) level reduced back to normal level (applicable to benign condition of prostate gland)

i. Applicable only to cancers covered under the "Benign Extra Care" as specified in the Endorsement. The insured must survive for at least 14 days from the date of diagnosis of a Critical Illness. The coverage of Benign Extra Care may last up to age 75 of the Insured or when the coverage of Phase 1 ceases, whichever is later.

ii. Subject to the applicable underwriting rules at the time of application.

iii. The Insured with any breast reconstruction surgery (e.g. breast augmentation) performed before/after taking out the policy is not qualified for Benign Extra Care/upgrading the coverage of Benign Extra Care.

iv. Subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company.

v. Net of any Carcinoma-in-situ/Early Stage Cancer benefits paid under Benign Extra Care for the same organ.

Table of Critical Illness Coverage & Benefit

Critical Illness Group/ Maximum Benefit Per Group % of Basic Sum Insured	Early Stage Illness Benefit per illness 30% of Basic Sum Insured ²	Major Critical Illness⁵ Benefit per illness 100% of Basic Sum Insured ²
 Group 1: 300% Cancer	Carcinoma-in-situ / Early Stage Cancer ^{6a} 1. Breast 2. Cervix 3. Uterus 4. Ovary 5. Fallopian Tube 6. Vagina 7. Testis 8. Penis 9. Colon or Rectum 10. Lung 11. Stomach or Oesophagus 12. Nasopharynx 13. Liver 14. Urinary Tract 15. Non Melanoma Skin Cancer of AJCC Stage II or above 16. Prostate 17. Early Stage Papillary Carcinoma of the Thyroid	1. Cancer
 Group 2: 200% Cardiovascular Diseases	18. Angioplasty and Other Surgeries for Coronary Artery ^{7a} 19. Minimally Invasive Direct Coronary Artery By-pass ^a 20. Less Invasive Treatments of Heart Valve Disease 21. Less Severe Heart Disease 22. Pericardectomy 23. Endovascular Treatments of Aortic Disease or Aortic Aneurysm 24. Insertion of a Vena-cava Filter 25. Kawasaki Disease ^e	2. Heart Attack ⁸ 3. Coronary Artery Bypass Surgery 4. Other Serious Coronary Artery Disease 5. Surgery to Aorta 6. Heart Valve Replacement 7. Cardiomyopathy 8. Pulmonary Arterial Hypertension
 Group 3: 200% Brain Diseases / Disorders	26. Angioplasty and Other Surgeries for Carotid Arteries 27. Moderately Severe Parkinson's Disease 28. Cerebral Aneurysm Requiring Surgery 50% of Basic Sum Insured 29. Cerebral Shunt Insertion 30. Endovascular Treatment for Cerebral Aneurysm and Other Treatment for Cerebral Disease 31. Less Severe Bacterial Meningitis 32. Less Severe Coma 33. Less Severe Encephalitis 34. Moderately Severe Brain Damage 35. Surgery for Subdural Haematoma 36. Surgical Removal of Pituitary Tumour 37. Moderately Severe Paralysis 38. Autism ^e 39. Intellectual Impairment due to Sickness and / or Accidental Bodily Injury ^e	9. Stroke ⁸ 10. Parkinson's Disease 11. Benign Brain Tumour 12. Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders 13. Coma 14. Apallic Syndrome 15. Bacterial Meningitis 16. Encephalitis 17. Brain Surgery 18. Major Head Trauma 19. Multiple Sclerosis 20. Motor Neurone Disease 21. Poliomyelitis 22. Progressive Supranuclear Palsy 23. Muscular Dystrophy 24. Brain Damage / Loss of Independent Existence 25. Paralysis

Critical Illness Group/ Maximum Benefit Per Group % of Basic Sum Insured	Early Stage Illness Benefit per illness 30% of Basic Sum Insured ²	Major Critical Illness ⁵ Benefit per illness 100% of Basic Sum Insured ²
 Group 4: 100% Organ Critical Illness and Failure	40. Biliary Tract Reconstruction Surgery 41. Early Chronic Lung Disease 42. Hepatitis with Cirrhosis 43. Less Severe Kidney Disease 44. Liver Surgery 45. Major Organ Transplantation (on Waiting List) 46. Surgical Removal of One Lung 47. Severe Asthma ^e 48. Insulin Dependent Diabetes Mellitus, Juvenile Onset ^e	26. Kidney Failure 27. Chronic Liver Failure 28. Major Organ Transplant 29. Fulminant Viral Hepatitis 30. Medullary Cystic Disease 31. Ulcerative Colitis 32. Chronic Lung Disease 33. Chronic Auto-immune Hepatitis 34. Crohn's Disease 35. Chronic Relapsing Pancreatitis
 Group 5: 100% Other Critical Illnesses	49. Adrenalectomy for Adrenal Adenoma 50. Early Stage Creutzfeld-Jacob Disease (Early Mad Cow Disease) 51. Facial Burns due to Accident 52. Loss of Sight in One Eye 53. Loss of Hearing in One Ear 54. Loss of One Limb 55. Cochlear Implant Surgery 56. Diabetic Retinopathy ^a 57. Less Severe Systemic Lupus Erythematosus 58. Osteoporosis with Fractures ^c 59. Accidental Reconstructive Surgery ^{a, b} 60. Endovascular Treatment of Peripheral Arterial Disease ^a 61. Haemophilia ^e 62. Osteogenesis Imperfecta ^e 63. Juvenile Chronic Arthritis – Still's Disease ^e	36. Systemic Lupus Erythematosus 37. Blindness 38. Rheumatoid Arthritis 39. Loss of Limbs / Sight of Eyes 40. Deafness 41. Loss of Speech 42. Major Burns 43. Creutzfeld-Jacob Disease (Mad Cow Disease) 44. Elephantiasis 45. Necrotising Fasciitis 46. Aplastic Anaemia 47. HIV through Blood Transfusion 48. Occupationally Acquired HIV 49. Chronic Adrenal Insufficiency 50. Ebola Hemorrhagic Fever
 Group 6: 100% Permanent Disability / Terminal Illness		51. Terminal Illness ^f 52. Total and Permanent Disability ^{d, f} 53. Dysfunction ^f

a Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.

b Reimburses the actual amount of hospitalization and medical expenses not yet reimbursed.

c Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company; coverage may be provided up to age 70 of the Insured.

d Coverage for "Total and Permanent Disability" is only applicable to Insured aged 18 - 65.

e All Severe Child Diseases in total may be claimed once only, and the coverage may last up to age 25 of the Insured, subject to US\$50,000 / HK\$ / MOP400,000 per life limit under all benefits issued by the Company.

f Coverage for Terminal Illness, Total and Permanent Disability and Dysfunction is only applicable to Phase 1 when the total benefit paid has not reached 100% of the Basic Sum Insured⁴.

Remarks: For the definition of each illness, please refer to the policy document.



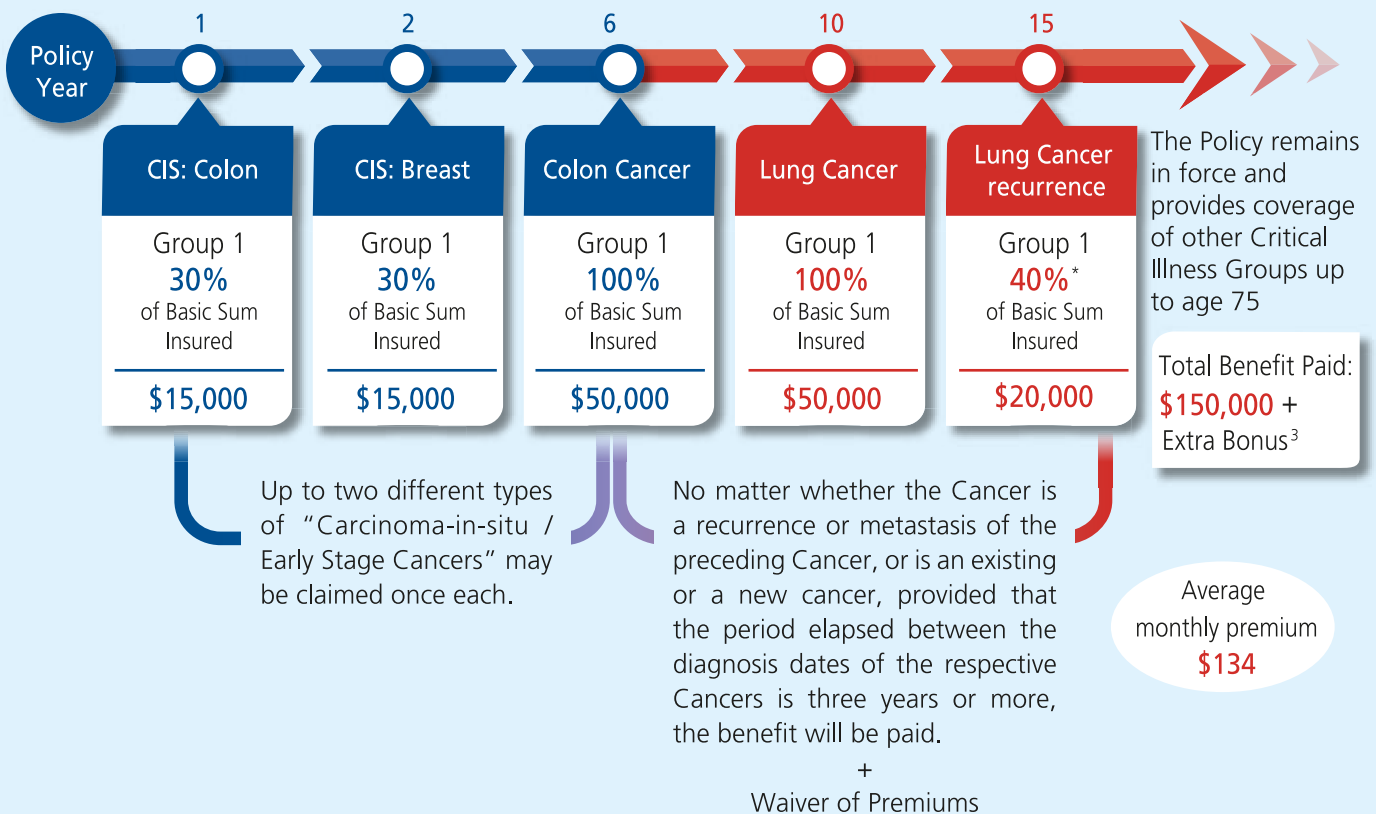
Extra Claims

PrimeHealth Saver 1000 provides multiple claims for critical illnesses with a higher rate of recurrence, including Cancer, Heart Attack and Stroke:

Critical Illness	Max. No. of Claims	Benefit Limit per Illness (% of Basic Sum Insured)	Max. Benefit (% of Basic Sum Insured)
Group 1 : Cancer			
Carcinoma-in-situ / Early Stage Cancer ⁶	2	30% ⁹	300%
Major Critical Illness – Cancer ⁵	3	100%	
Group 2 : Cardiovascular Diseases			
Angioplasty and Other Surgeries for Coronary Artery ⁷	2	30% ⁹	200%
Major Critical Illness – Heart Attack ⁸	2	100%	
Group 3 : Brain Diseases / Disorders			
Major Critical Illness – Stroke ⁸	2	100%	200%

Example of Multiple Claims

Assume Ms Chan, aged 30, took out a **PrimeHealth Saver 1000** policy, with a Basic Sum Insured of US\$50,000.



CIS = Carcinoma-in-situ

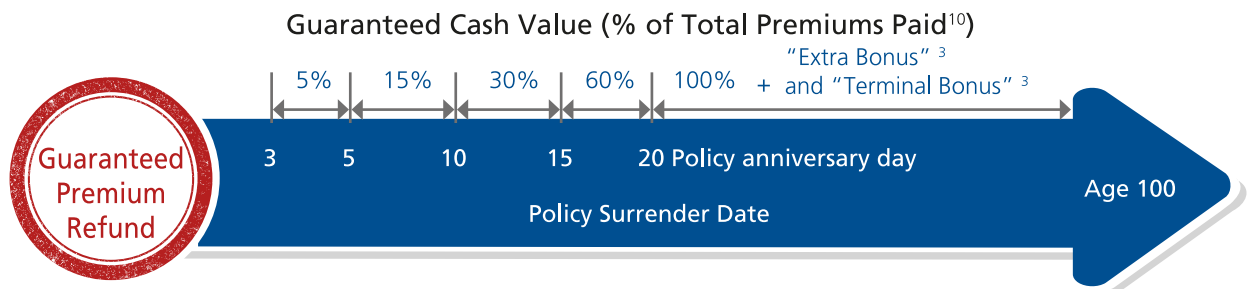
* Remaining benefit for Group 1

Remark: The above example is based on a female, non-smoker, and a 20-year premium payment term. It is for illustrative purpose only. Please refer to the policy document for benefit coverage and exact terms and conditions.



Extra Guarantees

Guaranteed Refund of Premiums – In Phase 1, if you surrender the policy at the 20th policy anniversary onwards, the plan offers you a guaranteed "Refund of Premiums"¹⁰, an "Extra Bonus"³ and a "Terminal Bonus"³, without deduction of any claims paid². What's more, starting from the 3rd policy anniversary onwards, the plan offers you a partial "Refund of Premiums" upon policy surrender.



Guaranteed Waiver of Premiums – After the total benefit paid has reached 100% of the Basic Sum Insured⁴, not only will you continue to enjoy the Phase 2 coverage of "Major Critical Illnesses" with total benefit up to 900% of the Basic Sum Insured up to age 75, but also a waiver of premiums for the remaining premium-payment term while the policy remains in force.



Dual Bonuses

During Phase 1, you will enjoy:

Extra Bonus – An Extra Bonus³ will be credited to your policy on the 5th policy anniversary and every 5 years thereafter. You may withdraw the Extra Bonus at your total discretion, or accumulate it in your policy account for higher returns.

Terminal Bonus – From the 20th policy anniversary onwards, the "Terminal Bonus" will be declared annually for the following twelve-month period and will be payable upon the maturity or surrender of the policy, or upon the death of the Insured or the total benefit payments being 100% of the Basic Sum Insured⁴.



Extra Life Protections

Life Protection – In the unfortunate event of the death of the Insured during Phase 1, the life protection benefit² will be paid to the beneficiary.

100% of the Basic Sum Insured + "Extra Bonus"³ and "Terminal Bonus"³ OR Cash Value
(whichever is higher)

Extension of Life Protection – We understand that, in the unfortunate event of being diagnosed with a critical illness, one may like to give extra protection to the family. Therefore, without the need to provide any satisfactory proof of insurability, the Insured may opt to take out a permanent life insurance plan within 90 days¹¹ following the end of one year after diagnosis of a Critical Illness with the total benefit paid reaching 100% of the Basic Sum Insured⁴. The sum insured of the life insurance plan may be up to 100% of the Basic Sum Insured under the plan.



MediNet Pro

Currently, more than 4,000 US hospitals are members of the MediNet Pro network. If the Insured has been diagnosed with any of the covered illnesses, the following services are available:

- 1) second medical opinion provided by US medical specialists¹², and
- 2) quality treatment referrals in the USA¹² - the Insured may receive quality treatment at a discounted price.

Frequently Asked Questions

1. What are the competitive advantages of PrimeHealth Saver 1000 compared with similar plans on the market?

- a) The Maximum Aggregate Benefit provided is up to 1000% of the Basic Sum Insured
- b) Offers Benign Extra Care that covers four organs, rarely available on the market
- c) Guaranteed 100% Refund of Premiums¹⁰
- d) Extension of Life Protection

Currently the highest on the market

Currently the most comprehensive on the market

2. If, in the 2nd Policy Year, I apply to upgrade the protection for cancers of the organ covered under Benign Extra Care to 300% of the Basic Sum Insured (i.e. the original Group 1 coverage), how will the application result affect my coverage?

- Upon successful application, the coverage for cancers of the corresponding organ diagnosed with benign condition will be upgraded to the original 300% of the Basic Sum Insured (i.e. Group 1) and the Benign Extra Care will cease.
- If the application is not successful, the coverage for cancers of the corresponding organ diagnosed with benign condition will remain effective, providing up to 20% of the Basic Sum Insured as Benign Extra Care for each covered organ.

3. Upon the maturity or surrender of my policy, will the Cash Value be paid without deduction of any claim benefits paid?

Yes, upon the maturity or surrender of the policy, if the total benefit paid has not exceeded 100% of the Basic Sum Insured⁴, the Cash Value will be paid, i.e. the sum² of the premiums paid, the non-guaranteed "Extra Bonus" and "Terminal Bonus" (if applicable), without deducting any claim benefits paid.

Refund of Premiums is not applicable after the total benefit paid has reached 100% of the Sum Insured⁴. However, the Critical Illness Coverage will remain in force up to age 75 and you will be entitled to the "Guaranteed Waiver of Premiums", so that you no longer need to pay premiums for the remaining premium-payment term.

Notes:

1. If more than one Critical Illness diagnosed on the same day are arising from the same illness or injury, the claim will be paid once only for the Critical Illness with the higher benefit amount.
2. Net of policy debt (if any).
3. "Extra Bonus" and "Terminal Bonus" are not guaranteed.
4. Not including benefit paid under Benign Extra Care.
5. Conditions for the coverage of "Major Critical Illnesses" in Phase 2:
 - (a) the Insured must survive for at least 14 days from the date of diagnosis of a Major Critical Illness; and
 - (b) the period elapsed between the diagnosis dates of a Major Critical Illness and the immediate preceding Major Critical Illness must be at least one year, and:
 - i) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with Cancer again, no matter whether the Cancer is a recurrence or metastasis of the preceding Cancer, or is an existing or a new Cancer, the period elapsed between the diagnosis dates of the respective Cancers must be at least three years;
 - ii) if the Insured has received Major Critical Illness benefit for Cancer and is subsequently diagnosed with "Group 4: Organ Critical Illness and Failure", the period elapsed between the two diagnosis dates must be at least five years;
 - iii) if the immediate preceding Major Critical Illness claim is for "Group 6: Permanent Disability / Terminal Illness", the period elapsed between the two diagnosis dates of the subsequent Major Critical Illness and the above illnesses must be at least five years; and
 - (c) coverage is not applicable to "Group 6: Permanent Disability / Terminal Illness"
6. Benefits for up to two different types of "Carcinoma-in-situ/ Early Stage Cancer" may be claimed once each.
7. To be eligible for a claim, the coronary artery must have stenosis of 50% or higher; to be eligible for a second claim, in addition to the above-mentioned criterion, the treatment must also be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the medical examination report relating to the first claim.
8. The diagnosis relevant to the second claim must be supported with the new evidence consistent with the diagnosis of another Heart Attack or Stroke.
9. Subject to US\$50,000 / HK\$ / MOP400,000 per type of illness per life limit under all benefits issued by the Company.
10. The amount of Total Premiums Paid is based on the "Annual Premium of Basic Plan" (excluding extra loading premiums).
11. Only applicable to the Insured aged below 76.
12. MediNet Pro is provided by Inter Partner Assistance Hong Kong Ltd. The current administration fee for each Second Medical Opinion is HK\$500. For each referral to medical treatment in the USA, the current administration fee is US\$500. The Insured is also responsible for paying the administration fee and for any medical treatment and other related costs in the USA. Inter Partner Assistance Hong Kong Ltd. reserves the right to review the price and the number of hospitals from time to time without prior notice. The Company reserves the right to change or cease this service at any time.
13. The maximum aggregate Sum Insured of all PrimeHealth Diabetes Care, Supplementary Cancer Benefit, PrimeHealth Saver 1000, PrimeHealth Extra Saver, PrimeHealth Benefit, PrimeHealth Extra Care, PrimeHealth Saver 100+, Critical Illness Supreme 100+ Premium Refundable Plan, Critical Illness Supreme Benefit, Critical Illness Plus 100% Premium Refundable Plan, Critical Illness Benefit, Critical Illness Extra Benefit, Critical Illness Double Benefit, Comprehensive Cancer Benefit, Total and Permanent Disability Benefit and Update Jr. Health Benefit under the same Insured with the Company is US\$1,500,000 / HK\$ / MOP12,000,000.
14. Once insured, the premiums will not increase as the age of the Insured increases. However, the Company reserves the right to adjust the premium rate for all Insured of the same risk class.

Important Information

Extra Bonus/ Terminal Bonus Philosophy

The extra bonuses and/or terminal bonuses will be reviewed and determined by us at least once per year. In determining the extra bonuses and/or terminal bonuses, we will take reference to both past experience and expected future outlooks for factors including, but not limited to, the following into account.

Investment performance: This includes interest / dividend income and changes in the market value of the invested assets. Investment performance could be affected by fluctuations in interest / dividend income and various market risk factors, such as credit spread, default risk, fluctuations in equity prices, property prices, commodity prices, exchange rates, etc.

Surrenders: These may include policy lapses, surrenders, partial surrenders and other deductions and benefit payments; and the corresponding impact on investments.

To provide more stable extra bonuses and/or terminal bonuses, we may retain returns during periods of strong performance to support or maintain stronger extra bonuses and/or terminal bonuses during periods of less favourable performance.

Investment Policy, Objective and Strategy

MassMutual Asia Ltd.'s investment objective is to optimize policyholders' returns over the long term with an acceptable level of risk. Assets are invested in a broad range of investment vehicles, including global equities, bonds and other fixed-income instruments, properties and commodities. This diversified investment portfolio aims to achieve attractive and stable long-term returns.

Past and expected future performance, volatility, and the associated risks of investment assets are considered in selecting investment assets and managing our investment portfolio.

MassMutual Asia Ltd. implements a proactive asset-allocation strategy and asset allocations are adjusted in response to changing market conditions and economic outlook.

To achieve the long-term target returns, MassMutual Asia Ltd. implements a strategy utilizing a mix of fixed-income and equity-like investments. The current long-term target strategy is to allocate assets as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed-income instruments	80% - 100%
Equity-like assets	0% - 20%

Bonds and other fixed-income investments mainly include high credit rating government bonds and corporate bonds (which are mainly invested in the geographical region of the United States) across a variety of industries, making up a diversified bond portfolio with high asset quality.

Equity-like assets include global equities (public and / or private), mutual funds, exchange-traded funds, high yield debts, properties and commodities. Investments are diversified across various geographical areas and industries. Derivatives may also be used for risk-management purposes.

This investment strategy may be subject to change, depending on the prevailing market conditions and economic outlook.

For more details, please visit our website at:

<http://corp.massmutualasia.com/en/Insure/Critical-Illness-Benefits/Hong-Kong/2018Q1-PrimeHealth-Saver-1000.aspx>

Key Product Risks

Premium Payment Term and Benefit Term

You should pay the premium(s) in accordance with your selected premium payment term. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, an Automatic Premium Loan will be triggered. If the overdue premium plus any existing Policy Debt reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy, all coverage under the policy will be terminated and the Cash Value (after deducting any Policy Debt), if any, would be payable.

The Benefit Term is up to age 100 of the Insured.

This brochure contains general information and is for reference only. It does not form part of the policy. Please refer to the policy document for benefit coverage and exact terms and conditions. For enquiries, please contact our consultants, franchised agents or brokers, or call our Customer Service Hotline: Hong Kong (852) 2533 5555, Macau (853) 2832 2622.

Termination

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

- On the Benefit Expiry Date
- The Grace Period ends, except if the Automatic Premium Loan applies
- The amount of Policy Debt reaches the Guaranteed Cash Value net of any previous Critical Illness Benefit paid or payable under this Policy
- The policy owner submits a written request to terminate this policy
- The Insured dies

Early Surrender

The product is intended to be held in the long-term. Should you terminate the policy early, you may receive a Cash Value considerably less than the total premiums paid.

Premium Adjustment

The policy will be renewed at each policy anniversary for another one year upon receipt of the payment of the required premium. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time for all Insureds of the same class. The major factors to consider for premium adjustment include, but not limited to, the claim experience and persistency experience of MassMutual Asia Ltd., expenses, the expected claim costs in the future, and the investment environment.

Inflation Risk

Where the actual rate of inflation is higher than expected, the policy owner might receive less in real terms even if MassMutual Asia Ltd. meets all of its contractual obligations.

Credit Risk

This plan is underwritten by MassMutual Asia Ltd. The insurance benefits are held solely responsible by the company and subject to its credit risk.

Key Exclusions

The policy will not pay any benefit claim to a Critical Illness caused directly or indirectly, by or resulting from one or more of the following:

- Suicide or injuries due to insanity; self-infliction; intoxication by alcohol or drugs not prescribed by a Doctor; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; military services in time of war; violation or attempted violation of the law or resistance to arrest;
- Engaging in or taking part in driving or riding in any kind of race; professional sports; underwater activities involving the use of breathing apparatus; travel in any aircraft, except as a fare paying passenger in a commercial aircraft;
- Pre-existing symptoms or conditions; any diseases or illnesses which occurred within 60 days after the Effective Date of Coverage; any diseases or illnesses which are due to a congenital defect or condition and occurred before the Insured reaches 18 years of age; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS; the Insured, after the diagnosis of a Critical Illness giving rise to the Reaching of Aggregate Limit, dies within 14 days after the diagnosis of a subsequent Critical Illness

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

Cooling-off Period

If you are not satisfied with the policy and have not made any claim under this policy, you may return it under a signed covering letter to us (Hong Kong: 27/F, MassMutual Tower, 33 Lockhart Road, Wanchai, Hong Kong / Macau: Avenida Praia Grande No. 517, Edificio Comercial Nam Tung 16-E2, Macau) within 21 days after the delivery of the policy or issue of the Notice (which states that the policy is available for collection and the expiry date of the cooling-off period) to you or your representative, whichever is earlier. We will cancel the policy upon receipt of your written request and refund all premiums and levy you paid (applicable to Hong Kong), without any interest.

PrimeHealth Saver 1000 - At a Glance

Benefits				
Cover 116 Critical Illnesses	Early Stage Illnesses ² Max. Benefit per Illness (% of Basic Sum Insured)	Major Critical Illnesses ^{2,5} Max. Benefit per Illness (% of Basic Sum Insured)	Max. Benefit per Group (% of Basic Sum Insured)	Max. Aggregate Benefits (% of Basic Sum Insured)
Group 1: Cancer	30%	100%	300%	1000%
Group 2: Cardiovascular Diseases	30%	100%	200%	
Group 3: Brain Diseases / Disorders	30% / 50% *	100%	200%	
Group 4: Organ Critical Illness and Failure	30%	100%	100%	
Group 5: Other Critical Illnesses	30%	100%	100%	
Group 6: Permanent Disability / Terminal Illness	-	100%	100%	
	Phase 1 Coverage : Total maximum benefit equal to “100% of Basic Sum Insured + Non-guaranteed Extra Bonus and Terminal Bonus” OR Cash Value (whichever is higher; less any policy debt, if any) Phase 2 Coverage ⁵ : Total maximum benefit equal to 900% of the Basic Sum Insured			
Benign Extra Care	Applicable organs relevant to benign condition: breasts, uterus, ovaries and prostate Carcinoma-in-situ/Early Stage Cancer ⁹ : 6% of the Basic Sum Insured (each) Cancer: 20% of the Basic Sum Insured ^v (each)			
Guaranteed Refund of Premiums	Applicable to Phase 1: Guaranteed “100% Refund of Premiums” (i.e. Guaranteed Cash Value ¹⁰) + Non-guaranteed “Extra Bonus” and “Terminal Bonus” (Applicable from the 20 th policy anniversary onwards upon policy surrender)			
Guaranteed Waiver of Premiums	Applicable to Phase 2: Premiums are waived for the remaining premium payment terms			
Death Benefit	Phase 1 : “100% of the Basic Sum Insured + Non-guaranteed Extra Bonus and Terminal Bonus” OR Cash Value (whichever is higher, after deduction of any claims paid and any policy debt) Phase 1 and 2 : Compassionate Cash Benefit US\$1,000 / HK\$/MOP8,000			
Extension of Life Protection ¹¹	Up to 100% of Basic Sum Insured (Applicable within 90 days following the end of one year after the diagnosis of a covered Critical Illness, which results in the total benefit paid reaching 100% of the Basic Sum Insured ⁴)			
MediNet Pro ¹²	“Second Medical Opinion Provided by US Medical Specialists” and “Quality Treatment Referrals in the USA”			
Policy Information				
Plan Type	Basic Plan			
Currency	Policy Issued in Hong Kong : US\$ / HK\$ Policy Issued in Macau : US\$ / MOP / HK\$			
Payment Mode	Annual / Semi-annual / Quarterly / Monthly Payment			
Minimum Basic Sum Insured	Basic Sum Insured : US\$15,000 / HK\$/MOP120,000 OR Annual premium : US\$200 / HK\$/MOP1,600 (whichever is higher)			
Maximum Basic Sum Insured ¹³	US\$1,500,000 / HK\$/MOP12,000,000			
Basic Information				
Premium Payment Term ¹⁴	10 Years	15 Years	20 Years	
Issue Age (At Last Birthday)	Age 0 to 65	Age 0 to 60	Age 0 to 55	
Benefit Term	To Age 100			

* Applicable to Cerebral Aneurysm Requiring Surgery

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