

完全及永久傷殘保障計劃

要面對完全及永久喪失工作能力人士的困境，絕不容易。然而，重病或意外受傷往往會導致傷殘。因此，對每個在職人士而言，「完全及永久傷殘保障」計劃能提供最有效的保障。可以在你一旦失去工作能力時提供經濟援助。助你和家人安度難關。

額外的傷殘現金保障

這項計劃讓你提早獲得壽險賠償，應付生活上的額外支出。一旦經醫生證實完全及永久傷殘，你將會於 6 個月後獲得保障額的 20% 作為賠償；如傷殘情況持續超過 18 個月，你便會獲賠償其餘的 80% 保障額。此外，你亦可隨意運用這筆現金賠償，配合家人的需要，用以支付住院費、家庭開支或按揭供款等。「完全及永久傷殘保障」令你的基本計劃更臻完善，保障年期可達 65 歲。如附加保障於「可轉換之每年續期保障」，將每年續期一次；如附加於「可轉換之五年續期保障」或「今日女性健康保障」，則每五年續期一次。

保障範圍

此計劃的保障範圍不只包括完全或永久傷殘，若下列情況發生，你可即時獲得賠償。

- 喪失雙眼視力
- 喪失任何兩肢；或
- 喪失單眼視力及一肢

完全及永久傷殘保障計劃(附加於基本計劃)

重要資料

繳付保費年期及保障年期

如本保單屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲，或 (2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本保單屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲，或 (2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 在受保人因完全及永久傷殘而需要作出賠償後
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「美國萬通亞洲」)按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的意外，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（由註冊醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的三十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港: 香港灣仔駱克道 33 號美國萬通大廈 27 樓/澳門: 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座)，並確保本公司的辦事處於交付保單的 21 天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日) 後起 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢，歡迎致電本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。

完全及永久傷殘保障計劃(附加於每年續期保險)

重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至(1)受保人 65 歲、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 在受保人因完全及永久傷殘而需要作出賠償後
- 此附加保障所屬之附加定期人壽保障已終止
- 此附加保障所屬之基本計劃已終止
- 受保人身故

保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），附加保障會於每個保單週年獲續期一年。在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

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主要不保事項

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- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的三十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病

保單冷靜期

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完全及永久傷殘保障計劃(附加於五年續期保險)

重要資料

繳付保費年期及保障年期

如本保單屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

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終止

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- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），附加保障會於每五個保單年完結時獲續期五年。在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

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- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的三十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港: 香港灣仔駱克道 33 號美國萬通大廈 27 樓/澳門: 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座)，並確保本公司的辦事處於交付保單的 21 天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日) 後起 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

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完全及永久傷殘保障計劃(附加於十年定期保險)

重要資料

繳付保費年期及保障年期

如本保單屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)10 年、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3)此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本保單屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)10 年、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

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- 在受保人因完全及永久傷殘而需要作出賠償後
- 此附加保障所屬之附加定期人壽保障已終止
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「美國萬通亞洲」)按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

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主要不保事項

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完全及永久傷殘保障計劃(附加於至 65 歲的定期保險)

重要資料

繳付保費年期及保障年期

如本保單屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本保單屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，自動保費貸款將會生效。如逾期未繳付的保費加上任何尚未償還的保單債項超過此附加保障所屬之基本計劃當時的最高貸款額，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 在受保人因完全及永久傷殘而需要作出賠償後
- 此附加保障所屬之附加定期人壽保障已終止
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「美國萬通亞洲」)按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的意外，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（由註冊醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的三十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港: 香港灣仔駱克道 33 號美國萬通大廈 27 樓/澳門: 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座)，並確保本公司的辦事處於交付保單的 21 天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日) 後起 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢，歡迎致電本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。

完全及永久傷殘保障計劃(附加於至 75 歲的定期保險)

重要資料

繳付保費年期及保障年期

繳付保費年期及保障年期最長可至(1)受保人 65 歲、或 (2) 此附加保障所屬之附加定期人壽保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 在受保人因完全及永久傷殘而需要作出賠償後
- 此附加保障所屬之附加定期人壽保障已終止
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

通脹風險

當實際通脹率較預期為高，即使美國萬通保險亞洲有限公司(「美國萬通亞洲」)按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的意外，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（由註冊醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的三十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港: 香港灣仔駱克道 33 號美國萬通大廈 27 樓/澳門: 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座)，並確保本公司的辦事處於交付保單的 21 天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日) 後起 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢，歡迎致電本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。

完全及永久傷殘保障計劃(附加於今日女性健康保障)

重要資料

繳付保費年期及保障年期

如本保單屬萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲、或 (2) 此附加保障所屬之附加保障的繳付保費年期完結時，或 (3) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如所屬之基本計劃的現金價值不足以支付每月費用（包括附加保障的成本），而在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

如本保單屬非萬用壽險計劃的附加保障

繳付保費年期及保障年期最長可至(1)受保人 65 歲，或 (2) 此附加保障所屬之基本計劃的繳付保費年期完結時，以較早者為準。如在保費到期日起計 31 天寬限期屆滿前仍未繳付保費，保單及其所有保障將會終止。

終止

在下列任何情況下，附加保障將會終止：

- 於保障到期日當日
- 保單持有人呈交書面要求終止此附加保障
- 在受保人因完全及永久傷殘而需要作出賠償後
- 此附加保障所屬之基本計劃已終止或已繳付所有保費或已轉變為減額付清保障或延期的定期保障
- 受保人身故

保費調整

如接獲所需保費（根據受保人當時實際年齡及當時同類保障級別的保費率計算），附加保障會於每五個保單年完結時獲續期五年。在每次續期時，美國萬通保險亞洲有限公司（「美國萬通亞洲」）保留隨時更改保費之權利。保費會因應某些因素而作出調整，這些因素包括但不限於美國萬通亞洲過去的索償紀錄及開支。

通脹風險

當實際通脹率較預期為高，即使美國萬通亞洲按保單條款履行合約義務，保單持有人獲得的金額的實質價值可能較少。

信貸風險

本附加保障由美國萬通亞洲承保及負責，保單持有人的保單權益會受其信貸風險所影響。

主要不保事項

因以下一種或多種情況而直接或間接引致的意外，將不獲賠償：

- 自殺或在神智不清醒的狀況下受傷；自傷身體；酒精或藥物中毒（由註冊醫生處方除外）；吸入氣體（因工作需要而引致則除外）；
- 因戰爭或民間騷動引致；犯法、企圖犯法或拒捕；
- 參與任何駕駛或騎術賽事；專業運動；需使用呼吸用具之潛水活動；乘搭或駕駛任何飛機（除非為民航機的持票乘客）；
- 投保時已存在的病徵及病狀；在此附加保障的保障生效日期的三十日內出現的疾病；任何人類免疫力缺乏症病毒及／或與此有關之病症，包括愛滋病

保單冷靜期

如保單未能滿足你的要求，而你並未根據本保單提出任何索償，你可以書面方式要求取消保單，連同保單退回本公司(香港: 香港灣仔駱克道 33 號美國萬通大廈 27 樓/澳門: 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座)，並確保本公司的辦事處於交付保單的 21 天內，或向你/你的代表人發出《通知書》(說明已經可以領取保單和冷靜期屆滿日) 後起 21 天內(以較早者為準) 收到書面要求。於收妥書面要求後，保單將被取消，你將可獲退回已繳保費金額，但不包括任何利息。

以上為計劃的一般資料，只供參考之用，並非保單的一部份。有關保障範圍、詳情及條款，以及不保事項，請參閱保單文件。如有垂詢，歡迎致電本公司之顧問、特許分銷商或保險經紀聯絡，或致電客戶服務熱線：香港 (852) 2533 5555，澳門 (853) 2832 2622。

Total and Permanent Disability Benefit

Coping with the permanent loss of one's earning powers is never easy. However, this could happen at any time as a result of a severe illness or injury. During the difficult period, Total & Permanent Disability Benefit is vital to the financial security of every wage-earner.

Extra Cash for Disability

This benefit provides extended coverage with an advance on your death benefit, 20% of which will be paid six months after the commencement of disability. Should you suffer prolonged disability for more than 18 months, the remaining 80% of your death benefit will be advanced to you as well. This money can be used to cover hospital fees, family expenses or mortgage payments, as you see fit. This benefit provides a range of benefit terms to best fit your needs – 10 years, up to age 65. It is renewable every 5 years if attached to 5-year Renewable & Convertible Term Insurance or My Health Benefit.

Extent of Cover

This benefit covers not only cases where the insured becomes totally and permanently incapable of engaging in any work for remuneration. The plan also covers the occurrence of any one of the following; in which case the benefit will be paid immediately.

- Loss of sight of both eyes;
- Loss of any two limbs; or
- Loss of sight of one eye and one limb

Total and Permanent Disability Benefit (Attached to Basic Plan)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which the supplementary benefit is attached, whichever is earlier. 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 loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

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 paid, without any interest.

The above 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, exact terms and conditions and exclusions. 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.

Total and Permanent Disability Benefit (on Yearly Term)

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at each policy anniversary upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan of the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

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 paid, without any interest.

The above 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, exact terms and conditions and exclusions. 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.

Total and Permanent Disability Benefit (on 5-Year Term)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. 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 loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at the expiration of each 5-year term period for another term upon receipt of the payment of the premium in accordance with the premium rate in

effect of the same plan of the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

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 paid, without any interest.

The above 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, exact terms and conditions and exclusions. 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.

Total and Permanent Disability Benefit (on 10-Year Term)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) 10 years, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) 10 years, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. 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 loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

Cooling-off Period

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Total and Permanent Disability Benefit (on Term to age 65)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. 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 loan balance exceeds the Maximum Loan Limit of the basic plan to which the supplementary benefit is attached, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

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 paid, without any interest.

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Total and Permanent Disability Benefit (on Term to age 75)

Important Information

Premium Payment Term and Benefit Term

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the term life supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The term life supplementary benefit to which this supplementary benefit is attached terminates
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);

- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

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 paid, without any interest.

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Total and Permanent Disability Benefit (on My Health Benefit)

Important Information

Premium Payment Term and Benefit Term

If this policy is a Supplementary Benefit attached to a Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the supplementary benefit to which this supplementary benefit is attached, or (3) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the Cash Value of the basic plan is not sufficient to cover the monthly charges (including the cost of supplementary benefits) and no premiums are paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

If this policy is a Supplementary Benefit attached to a Non-Universal Life Plan

The premium payment term and the benefit term are up to (1) age 65 of the Insured, or (2) the end of the premium payment term for the basic plan to which this supplementary benefit is attached, whichever is earlier. If the premium is not paid before the end of the 31-day Grace Period from such premium due date, the policy will lapse and all coverage under the policy will be terminated.

Termination

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

- On the Benefit Expiry Date
- The policy owner submits a written request to terminate this supplementary benefit
- Upon the happening of Total and Permanent Disability of the Insured giving rise to the payment of this supplementary benefit
- The basic plan to which this supplementary benefit is attached terminates or becomes paid-up or converts to Reduced Paid-Up / Extended Term Insurance
- The Insured dies

Premium Adjustment

The supplementary benefit will be renewed at the expiration of each 5-year term period for another term upon receipt of the payment of the premium in accordance with the premium rate in effect of the same plan of the then attained age of the Insured on the date of renewal. MassMutual Asia Ltd. reserves the right to change the premium on each renewal at any time. The major factors to consider for premium adjustment include, but not limited to, the claim experience of MassMutual Asia Ltd. and expenses.

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 supplementary benefit 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 supplementary benefit will not pay for any loss, 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 registered medical practitioner; inhaling gas (except from hazard incidental to occupation);
- Any act due to war or civil commotion; 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 30 days after the Effective Date of Coverage of the supplementary benefit; any Human Immunodeficiency Virus (HIV) and/or any HIV-related illnesses including AIDS

Cooling-off Period

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