

美國萬通保險 • MassMutual Asia

客 戶 專 訊

JULY 2002

藍籌實力 信譽昭著*
*The Blue-Chip Financial Strength**

■ AAA 最高財務評級
AAA highest financial ratings

■ 美國第 5 大壽險公司
The 5th largest US life insurer

■ 美國第 10 大互惠基金公司
The 10th largest US mutual funds company

■ 「財富 500 大企業」及「財富全球 500 大企業」
"Fortune 500" and "Fortune Global 500" company

美國萬通金融集團 - 美國第 5 大壽險公司 MassMutual Financial Group - The 5th Largest US Life Insurer

成立於 1851 年，總部設於美國麻省，業務遍及全美國、南美洲、歐洲及亞洲的美國萬通金融集團，今年再創佳績，全球辦事處由 1,200 個增至 1,300 多個，現時管理資產達 2,340 億美元，客戶總數更增長至 1,000 萬。憑藉 150 多年的穩固根基，美國萬通金融集團的業務迅速發展，更屢創驕人業績，全面照顧客戶的財務及保障需要，絕對是你的明智之選。 ■

MassMutual Financial Group posted an outstanding performance this year. With more than US\$234 billion in assets under management, the group, headquartered in Massachusetts, USA, increased its worldwide operations network from 1,200 to 1,300 offices in all 50 states of the United States and in South America, Europe and Asia, to cater to the financial and insurance needs of more than 10 million customers. Established in 1851, and with a fast-growing business and impressive blue-chip financial strength, MassMutual is your right choice! ■

* 美國萬通金融集團為美國萬通人壽保險公司（美國萬通）及旗下各附屬公司的統稱；財務評級及《財富雜誌》排名乃授予美國萬通及其全資附屬壽險公司，而互惠基金公司排名則授予集團成員 OppenheimerFunds, Inc.。所有資料截至 2002 年 6 月。

* MassMutual Financial Group is the marketing name of the Massachusetts Mutual Life Insurance Company (MassMutual) and its subsidiaries. All ratings and ranking in "Fortune Magazine" are assigned to MassMutual and its wholly-owned life insurance subsidiaries, while the mutual funds company ranking is assigned to OppenheimerFunds, Inc., a group member. All data is updated to June 2002.

 **MassMutual**
FINANCIAL GROUP
THE BLUE CHIP COMPANIES™

美國萬通保險 盡顯藍籌實力

www.massmutualasia.com

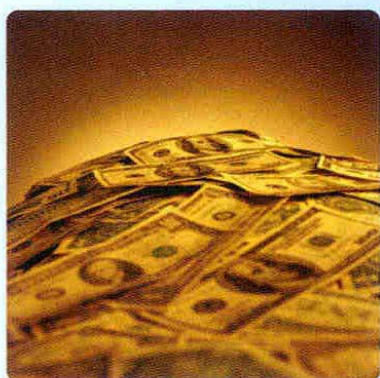
2001 年度業績驕人 倍添客戶信心

Outstanding Results for 2001

憑藉客戶的支持及信賴，美國萬通保險 2001 年度業績驕人，表現更較大市為佳，個人壽險新增業務年化保費收入多增 13%，而總保費收入更高達 9.85 億港元。

美國萬通保險乃是美國萬通金融集團的亞洲旗艦，總部設於香港，分別於香港及澳門經營保險業務，擁有逾 1,500 位專業保險顧問，隨時隨地全力提供專業而優質的服務。

本公司提供多種嶄新產品以迎合各式需要，包括新一代萬用壽險計劃、招財進保投資萬用壽險計劃、新一代年金投資計劃等；此外，全線保障產品更包括意外傷亡保障、醫療保障、嚴重疾病保障、傷殘保障、團體壽險、團體醫療保障及萬全強積金計劃等。欲知詳情，請與閣下的保險顧問聯絡，或致電客戶服務熱線（香港）2919 9797 或（澳門）322 622。



Thanks to the support of our valued customers, MassMutual Asia attained outstanding results for the year 2001 and substantially outperformed the market, with annualized premium income rising by 13% from new individual life business and total premium income soaring to HK\$985 million.

MassMutual Asia is the Asian flagship for the MassMutual Financial Group. With headquarters in Hong Kong and a branch office in Macau, we have over 1,500 professional insurance consultants ready and able to provide excellent professional service.

Catering to customers' all-round needs, we provide a full range of insurance products, including the innovative FLEXI-Life Insurance Plan, FLEXI-Invest Insurance Plan, FLEXI-Annuity Investment Plan, and other comprehensive benefits, such as accident benefits, medical insurance, critical illness benefits, disability benefits, group life and health insurance and the MASS MPF Scheme, etc. For full details, please contact your insurance consultant or call our customer services hotline on (Hong Kong) 2919 9797 or (Macau) 322 622.


新一代年金投資計劃 — 你的私人長俸

FLEXI-Annuity Investment Plan - A Source of Lifelong Income

你有否想過將來的退休生活會是如何呢？你又有否想過，即使並非公務員亦可獲享終身長俸呢？定期儲蓄亦可以助你把握「錢搵錢」的機會，更能為你帶來「終身收入」呢？

美國萬通保險隆重推出嶄新產品「**新一代年金投資計劃**」，助你計劃未來，無憂無慮安享晚年。新一代年金有如「私人長俸」，將「定期儲蓄」、「投資基金」及「終身年金」集於一身。

1. **自選基金投資** — 讓你於「儲蓄期」內投資於計劃精心挑選的 6 種環球投資基金，以爭取較高的潛在長線投資回報。
2. **靈活年金選擇** — 你可選擇年金權益，然後於「年金期」內每月收取定額終身年金，保證直至終老；即使活到 90 歲、100 歲、甚至 110 歲，亦能繼續享有，讓你一世無憂。¹
3. **靈活提取現金** — 你可隨時一次整筆提取所有計劃累積現金價值，自主理財配合需要。²


此外，計劃更會定期派發額外回報，為你增添投資資本。³ 計劃亦會讓你隨時更改供款的金額、分期方式以至年期，亦可暫時停止供款，甚至出售基金單位以提取部分現金，只要現金價值足以支付保單費用即可。⁴ 計劃具備多種靈活優點，定能配合你的需要。請即聯絡你的保險顧問以了解詳情。 

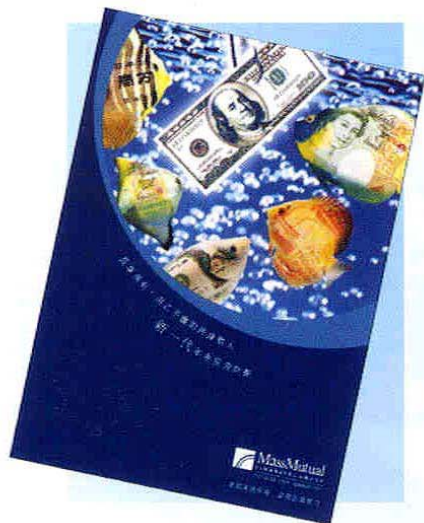
Have you planned your retirement yet? And has it ever occurred to you that you could enjoy a lifelong pension even though you are not a civil servant? Or that your regular savings should work harder for you, earning you greater potential returns as well as be a source of lifelong income?

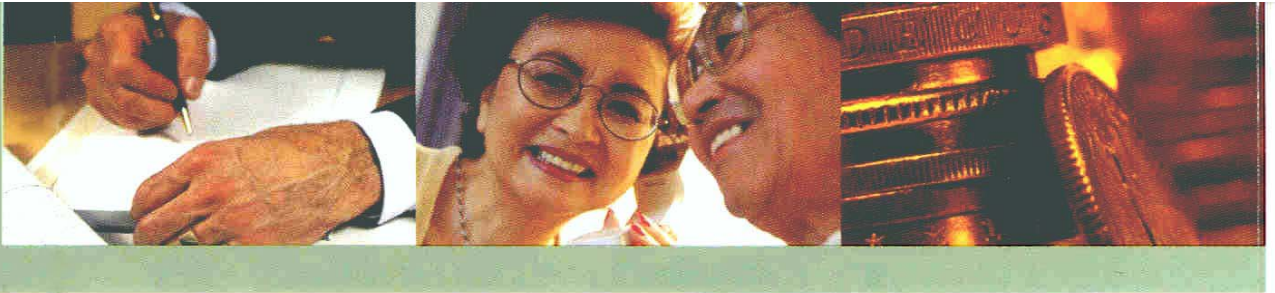
The recently launched "**FLEXI-Annuity Investment Plan**" helps individuals plan their future and enjoy a more secure retirement. FLEXI-Annuity is an innovative investment-linked annuity plan that serves as "personal lifelong pension" by combining "regular savings" and "lifetime annuity" with "investment funds".

1. **Flexible Investment Choice** - Design your own ideal investment portfolio with our 6 privilege global funds to capture greater potential returns during the accumulation period.
2. **Flexible Annuity Option** - Choose one of the flexible Annuity Options to receive a fixed-income monthly annuity, guaranteeing you lifelong income even if you live to be 90, 100 or even 110 years old.¹

3. **Flexible Cash Withdrawal** - Make lump-sum withdrawal of all cash value at any time to cater for your financial needs.²

In addition, FLEXI-Annuity offers you extra bonuses and maximizes your potential returns by offering you additional investment units.³ You also have total control to determine and to change the premium amount, payment mode, or even the payment period at any time, and to redeem funds units for cash withdrawal or even skip payments once the cash value is sufficient to cover policy charges.⁴ FLEXI-Annuity has the flexibility to cater for all your needs. Act now, contact your insurance consultant for details. 



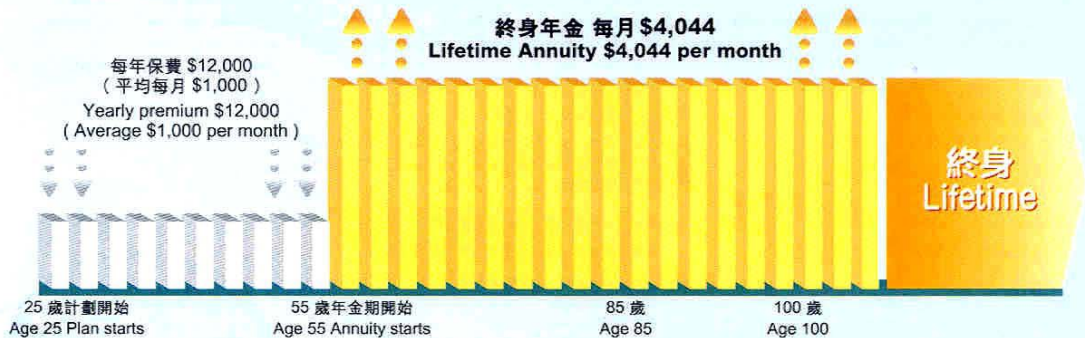


何謂「終身年金」？ Lifetime Annuity?

「終身年金」就好比「私人長俸」，為你提供不設期限的每月定額終身收入，讓你安享晚年。以下假設一名 25 歲男性，每年儲蓄 \$12,000，平均每月 \$1,000，並存入新一代年金。根據假設淨回報率 5 厘、計劃於第 10 年及其後每 5 年派發一次的現行 0.65 厘額外回報，及現行的計劃收費計算，他便可於晚年每月收取 \$4,044 的定額終身年金，為期 30 年、40 年、50 年 不設期限，直至百年歸老。⁵

A "lifetime annuity" is your "personal pension", offering you a regular fixed-income monthly annuity for life during your senior years.

Take the case of a male, aged 25, planning to make regular savings of \$12,000 per annum, which is \$1,000 per month on average, and who invests his money in the FLEXI-Annuity Investment Plan. Based on the assumptions of an assumed net rate of return of 5%, an extra bonus currently payable at the end of year 10 and every 5 years thereafter of 0.65% p.a., and on the current scale of plan charges, he will receive a fixed-income lifetime annuity of HK\$4,044 per month in his senior years, say, for 30 years, 40 years, 50 years or even more until the end of his life.⁵



供款年期，可長可短，自由釐定。
The FLEXI-Annuity Investment Plan offers
flexible payment period to suit your needs!

* 上例的數字只供說明之用，並非表示投資者將可獲的實際收益。

* The figures used are for illustrative purposes only and not indicative of actual returns likely to be achieved by investors.

本單張只提供計劃部份資料，詳情載於計劃說明書。各種投資皆有潛在風險，基金價格可升可跌。

1. 行使年金日期必須為保單第十周年日後又或受保人年滿 55 歲的保單周年日之後，以較後的日期為準。
2. 於保單生效後首十年內退保以提取全數現金價值，則需支付退保費用，詳情載於計劃說明書。
3. 計劃會於保單第十周年日派發額外回報，而其後更會每五年派發一次，直至年金期生效日為止。
4. 按現行規定，每年基本保費最低金額為美元 \$500 或港元 \$4,000。提取現金需支付提款費用。如現金價值不足以支付保單費用，保單便會終止並且無任何現金價值。於保單正式終止前，可獲為期 31 天的寬限期。詳情載於計劃說明書。
5. 每月定額終身年金金額乃是按計劃的累積現金價值、年金權益選擇以及現行年金率計算，而年金率則按現時之平均壽命率計算。

This newsletter only contains part of the product information, please refer to the Principal Brochure for full details. All investments inherently involve risks, fund price may go down as well as up.

1. The earliest annuity date is at the 10th policy anniversary or the policy anniversary on which the insured has reached age 55, whichever is later.
2. Policy surrender for withdrawal of all cash value within the first 10 policy years will be subject to a surrender charge. For full details, please refer to Principal Brochure.
3. Extra bonuses will be offered on the 10th policy anniversary and every five years thereafter prior to the annuity date.
4. Minimum yearly target premium is currently set at US\$500 or HK\$4,000. Cash withdrawals will be subject to a withdrawal charge. If the cash value is insufficient to cover policy charges, the policy will be terminated with no value. A grace period of 31 days will be provided before such termination. For full details, please refer to Principal Brochure.
5. The monthly fixed-income lifetime annuity amount is calculated based on the accumulated cash value, annuity option chosen, and current annuity rate which is based on the current mortality rate.

個人財務及保障分析系統 PFA 3.0 版

Personal Financial Analysis Software PFA 3.0

美國萬通保險的「全電腦個人財務及保障分析系統」為港澳保險業內最先進的理財分析軟件，系統的功能最近更獲進一步提升。

如欲親身一試全新 PFA 3.0 電腦分析系統全面而詳盡的專業分析，運用系統新增功能再次深入了解自己的財務及保障需要，請即聯絡為你服務的保險顧問，獲享免費的優質服務。

MassMutual Asia's Personal Financial Analysis Software is the most advanced financial analysis software in the Hong Kong and Macau insurance markets, and new functions have been recently added to the latest PFA 3.0 version.

Would you like to have a comprehensive understanding of your financial and protection needs? Act now, contact your insurance consultant and enjoy a free-of-charge financial analysis with our advanced PFA 3.0.

計一計 可得獎

Do a sum and win a prize!

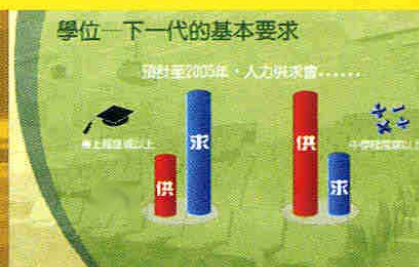
陳先生現年 30 歲，月入 \$20,000，他打算於 55 歲退休；按現時物價計算，他預計退休後每月需要 \$10,000 作為生活費。假設通脹率為 4%，銀行利率為 3%，預期壽命為 78 歲，你估計陳先生需要多少退休金儲備才足以安享退休生活呢？

首 100 名答中問題的客戶可獲贈精美禮品一份。請填妥以下表格，並傳真至（香港）2591 1612 /（澳門）322 042。答案將於 2002 年 8 月 1 日於美國萬通保險網頁 www.massmutualasia.com 內公佈。本公司將會個別通知得獎者領獎，並保留答案及禮品的最終決定權。美國萬通保險員工及保險代理不能參加。

Mr. Chan is now 30 years old with a monthly income \$20,000 and he plans to retire at age 55. According to the current consumer price index, he expects a monthly living expenses after retirement to be \$10,000. Assuming an inflation rate of 4%, interest rate of 3% and Mr. Chan's life expectancy is 78 years, how much do you think Mr. Chan will need to earn a secure retirement?

The first 100 customers who choose the right answer will receive a gift. Please complete the form below and send it by fax to (Hong Kong) 2591 1612 / (Macau) 322 042. Answer will be announced on August 1, 2002 at MassMutual Asia's website www.massmutualasia.com. We will notify all winners in person and we reserve the right of decision on the answer and the gift. All staff and agents of MassMutual Asia are excluded.

姓名 Name: _____	保單編號 Policy No.: _____	聯絡電話 Contact no.: _____
答案 Answer : <input type="checkbox"/> \$3,616,696 <input type="checkbox"/> \$6,510,183 <input type="checkbox"/> \$ 8,279,186 <input type="checkbox"/> \$10,652,254		



積極參與社會公益活動

Expressing Care for the Community

取諸社會，用諸社會；美國萬通保險一向致力回饋社會，一直積極支持各種社會公益活動。今年，本公司已先後參與三項港澳兩地的公益慈善活動，包括香港公益行善「折」食日、慈善人力車接力賽及澳門區百萬行，籌募善款幫助社會上有需要的人士。本公司定將繼續參與其他慈善活動，發揚熱心公益的精神。

In making its full contribution to the community, MassMutual Asia has always been an enthusiastic supporter of charity events. This year, we participated in various community-care activities in Hong Kong and Macau, including "The Community Chest Skip Lunch Day", "Charity Rickshaw Race" and "Macau Walks for Millions", etc. As a responsible corporate citizen, we will continue to support a range of worthy charity events.



慈善人力車接力賽
Charity Rickshaw Race



澳門百萬行
Macau Walk for Millions



公益行善「折」食日
The Community Chest Skip Lunch Day

美國萬通保險亞洲有限公司 MassMutual Asia Ltd.

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Hong Kong Head Office — 12/F, MassMutual Tower, 38 Gloucester Road, Wanchai, Hong Kong

客戶服務熱線 Customer Service Hotline: (852) 2919 9710

澳門分公司 — 澳門南灣大馬路 517 號南通商業大廈 16 樓 E2 座

Macau Branch Office — Avenida Praia Grande No. 517, Edifício Comercial Nam Tung 16-E2, Macau

客戶服務熱線 Customer Service Hotline: (853) 322 622

根據個人資料（私隱）條例，閣下可隨時選擇不再收取本公司的宣傳郵件。如有需要，請致函通知本公司。

According to the Personal Data (Privacy) Ordinance, you may, at any time, choose not to receive our promotional materials.

If it is your preference, please let us know in writing.

美國萬通小太空人訓練計劃同樂日

MassMutual Jr. Space Camp Weekend Fun Days

美國萬通保險今年繼續獨家舉辦第四屆「美國萬通小太空人訓練計劃」，全費贊助 6 名 7 至 11 歲小朋友，於 8 月各聯同一名家長到美國接受小太空人訓練。本年度計劃的第一個活動「同樂日」經已分別於 5 月內，假座香港尖沙咀海運大廈及澳門塔石球場舉行。同樂日設有多個益智有獎太空遊戲攤位，供小朋友免費參加，加深對宇宙的認識之餘，更可憑遊戲積分換取精美太空禮品。本年度港澳兩區的同樂日共招待了逾 10,000 名小朋友，讓不少家庭歡度愉快的週末。

Organized exclusively by MassMutual Asia, MassMutual Jr. Space Camp now enters its fourth year. This year, we will continue to fully sponsor 6 children aged 7 to 11, each will be with one of their parents, to undergo junior astronaut training at the US Space Camp in August. To kick off this year's program, free-admission "Weekend Fun Days" were held at Ocean Terminal, Tsimshatsui, Hong Kong and at Avenida do Conselheiro Ferreira de Almeida, Macau in May. Featuring lots of gift items, the Fun Day offered entertaining educational games and attracted more than 10,000 children.

名譽贊助人及評判 *Honorary Patrons and Judges include:*

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李國章教授 GBS, 太平紳士

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Vice-Chancellor Designate, The University of Hong Kong

香港 Hong Kong

車淑梅小姐

1992 年香港十大傑出青年

Ms. Chea Shuk Mui, Candy
Ten Outstanding Young Persons Awardee 1992

何鍾泰博士 MBE, 太平紳士

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Ir Dr The Hon Raymond Ho Chung-tai MBE, JP
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澳門金融管理局行政委員

Mr. Antonio Jose Felix Pontes
Executive Director
Monetary Authority of Macao



IMPOSSIBLE!
IMPOSSIBLE!

It is possible!



美國萬通小太空人訓練計劃宣傳片

MassMutual Jr. Space Camp Advertorial

為了讓更多小朋友及家長認識一年一度的「美國萬通小太空人訓練計劃」，我們除於報章雜誌刊登報名表格外，今年更邀得部份美國萬通小太空人聯同家長現身說法，拍攝宣傳短片分享參加計劃的經驗。 **It is possible!** 乃是宣傳短片的主題，鼓勵小朋友積極自信，參加計劃實現探索太空的夢想。宣傳片曾於無線電視翡翠台、亞洲電視本港台及全港裝設路訊通的巴士內播出，推出後令本計劃迅即成為家長茶餘飯後的話題，而 **It is possible!** 更成為小朋友耳熟能詳的口號。🚀

To further promote the MassMutual Jr. Space Camp, an advertorial was produced this year in addition to the printed advertisements in newspapers and magazines. With **It is possible!** being the main message, some MassMutual Jr. Astronauts from previous years and their parents were invited to share their experience, and to encourage children to realize their dream of exploring the universe by participating in this meaningful program. Broadcast on TVB, ATV and all buses equipped with Roadshow, the advertorial has aroused parents' interest in the program and **It is possible!** has become a slogan widely recognized by children. 🚀





- “ 真想一試在和式酒店房間內獨立露天風呂浸溫泉的滋味.....
I really want to relax in a traditional Japanese hotel with private hot spring..... ”
- “ 我發燒了，想找一位會說廣東話的醫生.....但是我現在隻身在巴黎.....
*I've got a fever and I want to see a Cantonese-speaking doctor.....
 but I'm now in Paris alone.....* ”

LET US KNOW

讓我們代勞



全新設計美國萬通 PLATINUM 寰宇貴賓卡

New MassMutual PLATINUM Concierge Card

美國萬通 PLATINUM 寰宇貴賓卡客戶只需致電「貴賓服務專線」，即可獲專人悉心辦妥各項跨越地域與時間界限的貴賓服務，包括環球購物、禮品送遞服務；環球酒店／門票預訂及全球節目資料查詢服務；15 項全球緊急醫療援助；7 項家居支援服務以及各項驗身優惠，服務周到全面。無論何時何地，貴賓卡客戶皆能盡顯尊貴身分，獨享各項頂級服務。

美國萬通 PLATINUM 寰宇貴賓卡乃是專為保單每年保費達港元 \$30,000（美元 \$3,750）或以上的客戶而設。最近推出全新設計的美國萬通 PLATINUM 寰宇貴賓卡更配以一系列新增的精選商號優惠，更全面照顧客戶的生活所需，倍添優越禮遇，更顯客戶的尊貴身分。■

By calling our PLATINUM Concierge Hotline, holders of the MassMutual PLATINUM Concierge Card can enjoy a full array of concierge services, anytime and anywhere. These services include Worldwide Shopping Service & Gift Delivery, Hotel & Event Reservation & Information, 15 Worldwide Emergency Assistance Services and 7 Home Assistance Services as well as the Preventive Health Care Services. Thus, no matter where our VIPs are, and no matter when, they can always enjoy the true prestige offered by the MassMutual PLATINUM Concierge Card.

The MassMutual PLATINUM Concierge Card is specially issued to our valued customers with an annual premium of HK\$30,000 (US\$3,750) or above. A new design was launched recently with an additional range of privileges, to help our VIPs enjoy life even more. ■

美國萬通客戶享精選優惠

Special offers for our valued customers

美國萬通保險不單致力為客戶提供全面的保障，更希望能照顧客戶的健康。貴為美國萬通保險客戶，閣下除可獲享優質的服務外，更可獲其他優惠。只要出示美國萬通客戶卡或美國萬通 PLATINUM 寰宇貴賓卡，閣下即可獲享以下兩項精選優惠，保持體魄健康，享受生活。■

MassMutual Asia not only strives to provide comprehensive protection to our customers, but also takes care of their health. As our valued customers, in addition to our excellent service, you can also enjoy other privileges. Simply present your MassMutual Policyholder Card or your MassMutual PLATINUM Concierge Card, you will enjoy the following new privileges, helping you to enjoy an even more healthy life. ■



足底按摩 Foot Reflexology

尊享優惠價 Special price : 港元 HK\$160 / 小時 hour

查詢電話 Enquiry : 2970 3228

優惠有效期至 Valid until : 9/30/2002

地址 Address : 香港銅鑼灣羅素街 38 號金朝陽中心 27 樓
27/F, Soundwill Plaza, 38 Russell St.,
Causeway Bay, Hong Kong.



手提按摩機 Body Toner (OTO BT-101)

優惠價 Special price : 港元 HK\$499

原價 Original price : 港元 HK\$998

查詢電話 Enquiry : 2506 1123 / 2311 0975

優惠有效期至 Valid until : 9/30/2002

* 出示美國萬通客戶卡或美國萬通 PLATINUM 寰宇貴賓卡即可獲享上列各項優惠。

* 此通訊所載特約商戶及優惠詳情於印製時均為準確無誤，惟日後有任何更改，恕未能另行通知。

* 如有任何爭議，特約商戶保留最終決定權。

* The above offers can be enjoyed upon presentation of the MassMutual Policyholder Card or MassMutual PLATINUM Concierge Card.

* Details of offers and participating merchants set out in this pamphlet are accurate at time of printing. No further notice will be issued for any changes thereafter.

* In the event of any dispute, the participating merchants reserve the right for final decision.