



Paint a brighter future
for your children

MassMutual Asia knows how much parents want the very best for their children. That's why we offer a comprehensive range of financial plans to help you create a brighter future for them.

From **January 4 to March 18, 2010**¹, with your successful application to any designated education, life-insurance or investment plan² for an insured child aged 12 or below, regardless of the premium amount, you can enjoy a **Creative Kids Tee-Design Gift Set** that will help you spend even better quality time with your children and add a splash of color to their lives.

5 Key Advantages of our "Target Education Saver"

- Advantage 1** Retrospective Interest - accumulating at compound rates
- Advantage 2** Up to 4% Extra Bonus⁶ - enhancing returns
- Advantage 3** 4% guaranteed interest rate⁷ - offering stable returns
- Advantage 4** Flexible payment and withdrawal - meeting your financial needs
- Advantage 5** Payor's Benefit⁸ - offering an extra protection



Creative Kids Tee-Design Gift Set

Contains one kid's-size white cotton tee and a box of Pentel Fabricfun[®] Pastel Dye Sticks (15 colors)
(The above image is for reference only)

An Easy Way to Fund Your Child's Education

Premium Payment Term (Year)	10		12		15	
Annual Premium	54,000		45,000		36,000	
Average Monthly Premium	4,500		3,750		3,000	
Total Premium Payment	540,000		540,000		540,000	
Assumed Declared Rate	5%	9%	5%	9%	5%	9%
Estimated Education Fund at the 15th Policy Year	817,447	1,230,661	782,002	1,140,686	719,554	1,004,676

The above examples are based on a boy aged 3 insured with Target Education Saver. The figures illustrated are based on the assumed declared rates (inclusive of retrospective interest) and extra bonuses. The assumed declared rates are for reference only. The above examples are expressed in Hong Kong dollars.

Terms and Conditions:

1. Insurance application must be submitted and received by MassMutual Asia Ltd. ("the Company") between January 4 and March 18, 2010 ("the Promotion Period"), and the application must be approved with the first premium payment paid on or before April 28, 2010 in order to enjoy the reward ("the Reward"). 2. Eligible policies must be designated education, life insurance or investment plans, for insured aged 12 or below, issued by the Company during the Promotion Period. 3. The offering of the Reward is on an insured basis, and each insured may qualify for the Reward once only during the Promotion Period. The Reward will be offered to the policyowner. The Gift Redemption Certificate will be delivered to the policyowner together with the policy document. 4. Should the customer cancel the policy during the cooling-off period, the customer will not be eligible for any Reward. 5. The Company reserves the right to modify, add or delete, or interpret any of the above terms and conditions without any prior notification, including the right to change the Reward. In case of any dispute, the Company reserves the right of final decision. The Company is not the provider of the Reward, and will not be liable for the quality of the product and service as provided. 6. Extra Bonus will be calculated based on the relevant Extra Bonus rate and the average monthly policy value over the 5 years preceding the payment of the Extra Bonus. 7. The "guaranteed interest rate" is only applicable to a policy that has been in force for 15 years or more. 8. The "Payor's Benefit" is valid until the insured child has reached age 25 or the policyowner has reached age 65, whichever is sooner. This supplementary rider benefit is not applicable to single-premium policies. 9. This promotion leaflet contains general information on "Target Education Saver". Please refer to the policy document for benefit coverage and exact terms and conditions of the respective insurance plans.