

Be Captivated by Football Fever!



With the final countdown to the globally anticipated football event in South Africa, football fever is in the air! Like passionate football fans all over the world, MassMutual Asia eagerly anticipates this spectacular event held every four years. To celebrate the occasion, from **January 4 to March 18, 2010**¹, for any successful subscription to a **Flexi-U Life Insurance Plan**, with any rider and a monthly planned premium reaching US\$150 or above², you can enjoy the following fabulous rewards:

Reward 1

Monthly Planned Premium	Fabulous Reward
US\$200 or above	999.9 Gold-plated Beckoning Tiger Ornament
US\$150 or above	999.9 Gold-plated Beckoning Tiger with Fortune-enhancing Football Ornament



If the policy is denominated in HK\$/MOP\$, the minimum monthly planned premiums are HK\$/MOP\$1,600 and HK\$/MOP\$1,200 respectively.

Reward 2

In addition to these rewards, you will also be invited to participate in the **"Football Fanatic Quiz"**, where your correct answers will automatically enter you in the Grand Lucky Draw with a chance to win a **Panasonic 42" Full HD LCD iDTV**! And even more lucky draw entries will be awarded to those paying higher premium amounts, thereby increasing your chances of winning!



Panasonic 42" Full HD LCD iDTV (3 winners)

Trade Promotion Competition License Number: 33213

(Images are not showing the real sizes of the Reward)

"Football Fanatic Quiz" Entry Form (Only applicable to eligible policy owners. Please refer to terms and conditions for details.)

Please mark a "✓" in the appropriate boxes to indicate your answers, fill in the required personal information, and return the entry form to the collection points shown below on or before **March 18, 2010**. The correct answers will allow you to enter the Grand Lucky Draw automatically with a chance to win a Panasonic 42" Full HD LCD iDTV (3 winners). The number of lucky draw entries awarded will be determined by the monthly planned premium of the designated plan you subscribed to during the promotion period, with details as follows:

Monthly Planned Premium	The First US\$150	Every US\$50 thereafter
No. of Lucky Draw Entry Awarded	1 Entry	1 Extra Entry

Collection Points:

(Hong Kong) 12/F, MassMutual Tower, 38 Gloucester Road, Hong Kong

(Macau) Avenida Praia Grande No. 517, Edificio Comercial Nam Tung, 16-E2, Macau

Q: Which session of the globally anticipated world-football event will be held in 2010?

A: the 9th the 19th the 29th

Q: Which of the following countries will host the upcoming world-football event?

A: South Africa Italy Germany

Q: Which of the following national teams has won the world-football event 5 times?

A: England Brazil Argentina

Personal Information

Name of proposed policyowner

Policy number

Signature of proposed policyowner

Remarks: 1. Each eligible policyowner may submit one entry form only. The quiz attempt will be forfeited in case of repeat submissions. 2. Grand Lucky Draw of the "Football Fanatic Quiz" will be held on April 30, 2010. Three winners will be drawn and each will be awarded with a Panasonic 42" Full HD LCD iDTV ("Lucky Draw Prize"). Winners will be informed individually. For details of the Lucky Draw Prize, please refer to the notification letter to winners. Winners must redeem the Lucky Draw Prize on the designated date in person and agree to authorize the Company to use their photos and relevant information for promotional purposes. The Lucky Draw Prizes will not be re-issued, are not transferable and are not convertible into cash or other prizes. 3. Employees or consultants of the Company are not eligible to enter the Grand Lucky Draw of the "Football Fanatic Quiz". 4. The Company is not the provider of the Lucky Draw Prize, and will not be held liable for the quality of the product and service provided. In case of any dispute, the Company reserves the right of final decision.

Flexi-ULife Insurance Plan



- Advantage 1** Instantly Creates Wealth to Benefit your Family and Loved Ones
- Advantage 2** 4%* Guaranteed Interest Rate
- Advantage 3** Extra Bonus at Compound Rates
- Advantage 4** Cash Withdrawal to Cover Emergencies
- Advantage 5** Provision of Unemployment Protection

*The "guaranteed interest rate" is only applicable to a policy that has been in force for 15 years or more.

Sum Insured: 1,200,000

Average Monthly Planned Premium: 1,200

HK\$

Payment Term	Death Benefit	Cash Value	Premium Paid
20	1,582,593	382,593	288,000
25	1,751,334	551,334	360,000
30	1,946,215	746,215	432,000

The above example is based on a non-smoking male, aged 35, insured with "FLEXI-U Life 100 Plan". The assumed rate of return is 5.5%, including the 1.25% retrospective interest payable at the end of the 20th policy year and the end of every 5 years thereafter. The assumed rate of return are for reference only, and are not guaranteed nor based on past performance. Actual values can be higher or lower than the assumed figures. Please refer to the detailed insurance proposal before making any decision.

You and Your Loved Ones Deserve to be Well-Protected

Your loved ones deserved to be well-protected, and so do you. That is why we offer you an array of rider plans for your selection and to attach to your basic plans. These will provide you with enhanced protection, giving total peace of mind at all times.

Critical Illness Benefit

Over the past 5 years, more than 1.3 million of hospital admissions were due to critical illnesses such as cancer, heart attack, stroke and kidney failure⁺. Have you ever wondered how you would cope with the financial burden if you were to suffer from a similar misfortune? Our Critical Illness Benefit plans come with comprehensive coverage of 48 illnesses to free you and your family from worry.

Waiver of Premium Benefit

The basic function of life insurance is to provide financial protection to you and your loved ones. However, you may lose this protection if you fail to pay a premium due to illness or accident. The Waiver of Premium Benefit has the function of "Insuring the Insurance", and can guarantee total peace of mind. On subscription to the Waiver of Premium Benefit, in the event that any bodily injury or disease renders the insured unable to engage in any work for remuneration for a continuous period of not less than six months, premiums falling due will be waived as long as the insured remains totally disabled. The enhanced coverage provided by the Waiver of Premium Benefit allows you to preserve all your benefits intact even if you miss premium payments due to misadventure.

Accident Benefit

Most people, like you and me, probably think accidents can never happen to them. But did you know that each year, nearly 65,000^Δ deaths and injuries are caused by accidents? Why not take your future more seriously and spare a few minutes to examine an accident insurance plan specially tailored to your needs? Wherever in the world you happen to be, it is comforting to know that our accident benefits protect you 24 hours a day, 365 days a year.

In addition to the above-mentioned plans, a diversified range of rider plans is also available with MassMutual Asia for your selection. Please contact your consultant for plan details and benefits coverage.

Source: +Statistical Report 2003-2008, Hospital Authority (Hong Kong) ^Δ2005-2007, Hong Kong Police Force and Labour Department (Hong Kong)

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") and participate in the Football Fanatic Quiz ("the Quiz Attempt"). 2. Eligible policies must be FLEXI-ULife policies, including FLEXI-ULife and FLEXI-ULife Jr. Insurance Plan issued by the Company during the Promotion Period. 3. The promotional offer also applies to any increase in planned premium of a FLEXI-Life Insurance Plan, FLEXI-Life Jr. Insurance Plan, Prosperous Life, Dragon 2000, Parentcare and Dynasty Savings Plan, provided that the above-mentioned requirements on planned premium increment and rider enrollment are met. In addition, the increased sum insured must meet the minimum-basic-sum-insured requirement of the respective plan. 4. The offering of the Reward and the Quiz Attempt are on an insured basis, and each insured may qualify for the Reward / Quiz Attempt once only during the Promotion Period. The Reward / Quiz Attempt will be offered to the policyowner. The Gift Redemption Certificate will be delivered to the policyowner together with the policy document. Regarding the Quiz Attempt, correct answers submitted will allow the policyowner to enter the Grand Lucky Draw, while the number of entries will be offered according to the monthly planned premium of designated plans subscribed to during the Promotion Period. If a customer has subscribed to two or more policies, premium amounts will not be aggregated. 5. Should the customer cancel the policy during the cooling-off period, the customer will not be eligible for any Reward or Lucky Draw Prize and will be required to refund the value of the Reward to the Company if a Gift Redemption Certificate/notification letter to winners has already been issued. The value of the 999.9 Gold-plated Beckoning Tiger with Fortune-enhancing Football Ornament and the 999.9 Gold-plated Beckoning Tiger Ornament are HK\$2,000 and HK\$700 respectively. The retail price of Panasonic 42" Full HD LCD iDTV is HK\$10,000. 6. 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 services provided. 7. This promotion leaflet contains general information on "Flexi-ULife Insurance Plan". Please refer to the policy document for benefit coverage and exact terms and conditions of the respective insurance plans.