

# Enjoy a Worry-free Life filled with Glittering Moments

MassMutual Asia understands you desire for an enjoyable retirement life free of any financial worries. Our "Target Annuity Saver" allows you to secure your retirement now by planning for your lifelong annuity income, and fill your life with glittering moments.

From **January 4 to March 18, 2010**<sup>1</sup>, for any successful subscription to any designated "**Target Saver**" policy<sup>2</sup> with the following premium amounts, you can enjoy these fabulous **Glittering Rewards**:

Monthly Planned Premium	Single Premium	Glittering Rewards
US\$600 or above	US\$150,000 or above	999.9 Gold-plated Chinese Zodiac Gift-set
US\$250 or above	US\$60,000 or above	Glittering Mahjong Gift-set

If the policy is denominated in HK\$/MOP\$, the minimum monthly planned premiums are HK\$/MOP\$4,800 and HK\$/MOP\$2,000 respectively, while the minimum single premiums are HK\$/MOP\$1,200,000 and HK\$/MOP\$480,000 respectively.



999.9 Gold-plated Chinese Zodiac Gift-set



Glittering Mahjong Gift-set

## Vote for "The Best Retirement Place"

Where is the best place for you to retire? Come and share your view with us! All customers who successfully subscribe to a designated "Target Saver" policy during the promotion period, regardless of premium amount, will be eligible to participate in the voting. Not only does this help us better understand your expectations of retirement planning, voting also enters you in the Grand Lucky Draw with a chance to win a **Panasonic Full HD Digital Video Recorder**. Vote now!

Trade Promotion Competition License Number: 33215



Panasonic Full HD Digital Video Recorder (3 Winners)

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

## "The Best Retirement Place" - Voting Form (Only applicable to eligible policy owners. Please refer to terms and conditions for details.)

Please mark a "✓" in one appropriate box to indicate your choice of the best retirement place, fill in the required personal information, and return the voting form to the collection points shown below on or before **March 18, 2010**. Your vote will allow you to enter the Grand Lucky Draw with a chance to win a Panasonic Full HD Digital Video Recorder (3 winners).

### 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

**China**  Hong Kong  Macau  Beijing  Shanghai  Guangzhou  Shenzhen  Others (Please specify) \_\_\_\_\_  
**USA**  New York  San Francisco  Chicago  Hawaii  Others (Please specify) \_\_\_\_\_  
**Canada**  Vancouver  Toronto  Ottawa  Others (Please specify) \_\_\_\_\_  
**Australia**  Sydney  Melbourne  Brisbane  Others (Please specify) \_\_\_\_\_  
**Others**  Please specify \_\_\_\_\_ (Country) \_\_\_\_\_ (City)

Reason: \_\_\_\_\_

### Personal Information

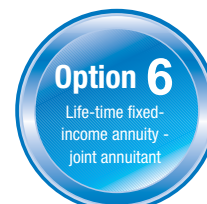
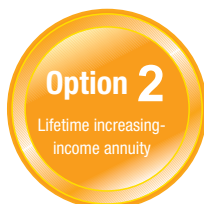
Name of proposed policyowner	Policy number	Signature of proposed policyowner

Remarks: 1. Each eligible policyowner may submit one voting form only. Eligibility will be forfeited in case of repeat submissions. 2. Grand Lucky Draw of the vote for "The Best Retirement Place" will be held on April 30, 2010. Three winners will be drawn, and each will be awarded with a Panasonic Full HD Video Recorder ("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 vote for "The Best Retirement Place". 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.

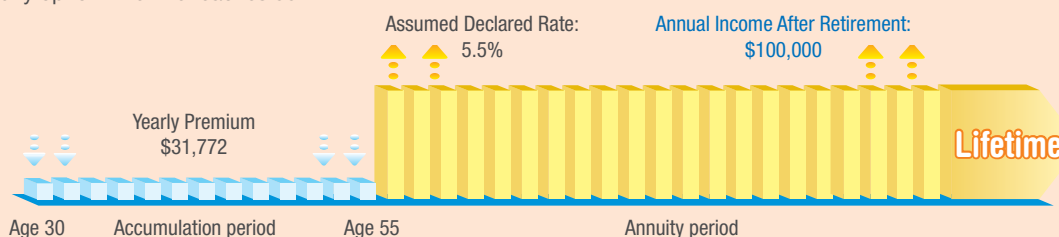
# Your Smart Choice in the 0% Interest Era

## Target Annuity Saver

- Advantage 1** Lifetime Annuity Income<sup>1</sup> - set you for a worry-free retirement life
- Advantage 2** Stable Returns - 4% guaranteed interest rate<sup>2</sup>
- Advantage 3** Enhanced Returns - retrospective interest, accumulated at compound rates
- Advantage 4** Flexible payment term and cash withdrawal to accommodate your diverse financial needs
- Advantage 5** Six Annuity Options - fully answer your needs



Mr. Chan started his Target Annuity Saver at age 30, with a yearly premium of HK\$31,772. He plans to exercise his annuity option when he reaches 55.



Retirement Target: Annual Income After Retirement HK\$100,000 Assumed Declared Rate: 5.5%

Present Age	Annuity start age	Payment term	Yearly premium	Total premium payment (A)	Total cash value at annuity start age	Total annuity income up to age 100 (B)	Returns up to $B \div A$
25	55	30	21,821	654,636	1,575,333	4,500,000	687%
30	55	25	31,772	794,295	1,575,333	4,500,000	567%
35	55	20	48,222	964,433	1,575,333	4,500,000	467%
40	60	20	44,171	883,416	1,441,750	4,000,000	453%
45	60	15	68,829	1,032,441	1,441,750	4,000,000	387%
50	60	10	119,923	1,199,232	1,441,750	4,000,000	334%

Detail please refers to remark 3

### Remarks:

1. The earliest annuity date is at the 10th policy anniversary or the policy anniversary on which the insured reaches the age of 55, whichever is later. Current requirement on minimum cash value for annuity conversion is US\$10,000 or HK\$/MOP\$80,000. 2. The "guaranteed interest rate" is only applicable to a policy that has been in force for 15 years or more. 3. The above examples are based on a male customer insured with Target Annuity Saver. The target premium is paid annually and the figures for target yearly premium and total premium payment are rounded to the nearest dollar. The figures illustrated are based on the above assumed declared rates (inclusive of retrospective interest), extra bonuses, premium paid up to premium payment term and current scale of charges for the plan. The assumed declared rates are not guaranteed and do not represent the upper or lower limits of the actual rate to be declared. The assumed declared rates are for reference only. The annual annuity income is calculated based on the accumulated cash value, lifetime fixed-income annuity option, current annuity rate and current annuity interest rate. The actual annual annuity income will be calculated based on the annuity rate in effect on the annuity date.

### 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 March 31, 2010 in order to enjoy the reward ("the Reward") and eligibility to vote for "the Best Retirement Place" ("the Voting Eligibility"). 2. Eligible policies must be "Target Saver" policies, including "Target Annuity Saver" and "Target Education Saver" issued by the Company during the Promotion Period. 3. The offering of the Reward and the Voting Eligibility are on an insured basis, and each insured may qualify for the Reward / Voting Eligibility once only during the Promotion Period. The Reward / Voting Eligibility will be offered to the policyowner. If a customer has subscribed to two or more "Target Saver" policies, premium amounts will not be aggregated. 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 and will be required to refund the value of the Reward to the Company if a Gift Redemption Certificate has already been issued. The retail price of the 999.9 Gold-plated Chinese Zodiac Gift-set is HK\$2,800; and the retail price of the Glittering Mahjong Gift-set is HK\$1,000. 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 liable for the quality of the product and service as provided. 6. This promotion leaflet contains general information on "Target Annuity Saver". Please refer to the policy document for benefit coverage and exact terms and conditions of the respective insurance plans.