

May 11, 2006

Dear Policy Owner,

Subject: New Additional Coverage Provided by the Critical Illness Benefit Plans

Thank you for choosing MassMutual Asia.

As you know, our existing Critical Illness Benefit Plan has provided a comprehensive coverage of 30 critical illnesses. We are pleased to inform you that, as part of our continuous efforts to provide better protection and service to our clients, we have upgraded the Plans to cover a further 18 critical illnesses, i.e. a total 48 critical illnesses.

The additional coverage will apply to new policyholders and policyholders who are already covered by the following benefits:

- Critical Illness Double Benefit
- Critical Illness Extra Benefit
- Critical Illness Benefit (attached to Basic Plan/Term Plan)

If you have the above-mentioned benefit(s) in your existing insurance policy(ies) with us, the additional coverage will be provided to you on May 11, 2006, at no extra charge. In the unfortunate event that the Insured is first diagnosed as suffering from one of the newly added critical illnesses on or after May 11, 2006, the Insured will be covered by the benefits subject to the terms and conditions (including but not limited to the Exclusions Provision) of your policy. For the definitions of the newly added critical illnesses, please refer to the attachment.

Please note that no further confirmation will be issued to you regarding the changes described above. Please keep this notice and the attachment for your future reference.

We are committed to providing you with professional advice and excellent service. If the above arrangements do not meet your needs in any way, or should you require further information or service, please feel free to contact your Consultant or our Customer Service Officer at (852)2919-9710 (Hong Kong) or (853)322-622 (Macau).

Policy Owner Service Department
(This is a computer-generated letter. No signature is required.)

親愛的保單持有人：

事項：嚴重疾病保障計劃新增保障範圍

承蒙閣下一直對美國萬通亞洲予以支持和信賴，謹此致謝。

本公司的嚴重疾病保障計劃一向為閣下提供三十種嚴重疾病之周全保障。為使閣下能享有更佳的保障和服務，我們已將十八種嚴重疾病新增至有關計劃的保障範圍內，所覆蓋的嚴重疾病達四十八種之多。

新增加保障範圍之服務適用於新保單持有人及現持有以下保障計劃之保單持有人：

- 嚴重疾病雙重保障計劃
- 嚴重疾病額外保障計劃
- 嚴重疾病保障計劃（附加於基本計劃／定期保險）

如閣下之保單持有上述保障，有關之新增保障將於二零零六年五月十一日免費附加於閣下之保單中。若受保人於二零零六年五月十一日或以後不幸確診患上新增之嚴重疾病，我們將根據閣下保單之條款（包括但不限於不保條款）作理賠。有關新增嚴重疾病之定義，請參閱隨附之詳情。

有關上述之事宜，本公司將不再另發書面證明。請妥存此通知書以作日後參考。

本公司一向致力為客戶提供專業建議及優質服務。如上述之安排未能符合閣下的需要，又或閣下需要進一步的資料或服務，歡迎與閣下的顧問聯絡，又或致電(852)2919-9710(香港)或(853)322-622(澳門)向本公司客戶服務主任查詢。

客戶服務部謹啓
(此函件由電腦印發，無需簽署。)

New Additional Coverage Provided by the Critical Illness Benefit Plan
嚴重疾病保障計劃新增保障範圍

<p>1. <u>HIV through blood transfusion</u> The Insured being infected by Human Immunodeficiency Virus or Acquired Immune Deficiency Syndrome provided that the following conditions are all met:</p> <ol style="list-style-type: none"> 1. the infection is due to a blood transfusion received after the Policy Date; 2. the institution which provided the transfusion admits liability; 3. the infected Insured is not a haemophiliac; 4. the conditions must be life threatening and no known cure exists. 	<p><u>經輸血感染人類免疫力缺乏病毒</u> 受保人在以下條件下感染人類免疫力缺乏病毒或出現後天免疫力缺乏症：</p> <ol style="list-style-type: none"> 1. 受保人於保單日期後在接受輸血時感染； 2. 提供輸血的機構承認責任； 3. 受感染的受保人並非血友病患者； 4. 受保人的情況必須有生命危險，而且沒有已知的治療方法。
<p>2. <u>Occupationally acquired HIV</u> Infection with the Human Immunodeficiency Virus (HIV) where the virus is acquired as the result of an accident occurring during the course of the Insured's normal occupation and where sero-conversion to the HIV infection occurs within six months of the accident. HIV infection resulting from or transmitted by any other means, including sexual activity or recreational intravenous drug use, is specifically excluded from this benefit.</p> <p>Any accident causing a potential claim must be reported to the Company within 14 days of the accident and be supported by a negative HIV antibody test taken immediately after the accident. The Company must be given access to independently test all the blood samples used and to take such additional samples as may be deemed necessary.</p> <p>This benefit will not apply if a cure has become available prior to the accident or the Insured should have elected not to take any Vaccine which had become available prior to the accident.</p>	<p><u>因職業感染人類免疫力缺乏病毒</u> 受保人在正常職務過程中因意外接觸人類免疫力缺乏病毒，而受病毒感染，並且在意外發生後六個月內出現人類免疫力缺乏病毒感染的血清轉換。由任何其他的途徑包括性行為或濫用靜脈注射藥物而感染人類免疫力缺乏病毒，並不包括在此保障內。</p> <p>任何因意外導致潛在的索償必須在意外發生後十四天內向本公司呈報，並且需由在事後立刻進行人類免疫力缺乏病毒抗體測試呈陰性的報告作佐證。本公司有權用所有血液樣本進行獨立的測試，及在有需要時，抽取額外同類的其他樣本作測試。</p> <p>如意外發生前已經存在治療方法，或在意外前已經存在疫苗而受保人選擇不接受疫苗注射，此保障便不適用。</p>
<p>3. <u>Rheumatoid Arthritis</u> Means the occurrence of a rheumatoid arthritis where the diagnosis must be confirmed by a Doctor approved by the Company and all the following diagnostic criteria must be met:</p> <ol style="list-style-type: none"> 1. Morning stiffness for at least one hour; 2. Symmetrical arthritis; 3. Widespread chronic progressive joint destruction with major deformity affecting at least three major joint areas (e.g. hands, feet, wrist, knees or hips) with soft tissue swelling or fluid as observed by a Doctor; 4. Presence of rheumatoid nodules; 5. Elevated titres of rheumatoid factor; 6. Elevated erythrocyte sedimentation rate (ESR) of above 55; 7. Radiographic evidence of severe involvement <p>The above criteria of (1), (2) and (3) must be present for at least three months before the first diagnosis is made.</p>	<p><u>類風濕性關節炎</u> 指受保人患上類風濕性關節炎，並呈現下列所有病徵，再經本公司核准的醫生診斷，以確定患上該病：</p> <ol style="list-style-type: none"> 1. 於上午出現持續不少於一小時的關節僵硬； 2. 雙邊性關節炎； 3. 慢性擴散漸進式關節耗損，醫生診斷出其最少三個主要關節(如手、腳、腕、膝或髖)的軟組織腫脹或呈流質狀； 4. 出現風濕性小瘤； 5. 類風濕因子的滴度提升； 6. 血紅細胞沉澱度提升至處於五十五或以上； 7. X光照片證實情況嚴重。 <p>在受保人被首次診斷前，上述(1)、(2)及(3)項的病徵必須已出現最少三個月。</p>
<p>4. <u>Cardiomyopathy</u> The impaired ventricular function of variable aetiology, resulting in permanent and irreversible physical impairments to the degree of at least Class 4 of the New York Heart Association Classification of Cardiac Impairment. Cardiomyopathy caused by alcohol or drug abuse is specifically excluded.</p> <p>(Class 4: The Insured has cardiac disease resulting in inability to carry on any physical activity without discomfort. Symptoms of inadequate cardiac output, pulmonary congestion, systemic congestion, or the anginal syndrome may be present, even at rest. If any physical activity is undertaken, discomfort is increased.)</p>	<p><u>心肌病</u> 因不同的病因引致心室功能受損，導致永久及不可逆轉的身體損害程度最少達到紐約心臟協會的心臟損害評級第四級。由酗酒或濫用藥物導致的心肌病特定不包括在此保障內。</p> <p>(第四級：心肌病導致受保人進行任何身體活動時感不適，可能出現心輸出量不足、肺充血、系統充血或絞痛症狀等，這些症狀甚至在靜止時也可能發生。如果進行任何身體活動，不適增加。)</p>
<p>5. <u>Chronic liver failure</u> End stage liver failure with increasing jaundice that in general medical opinion will not improve in future and resulting in either ascites or encephalopathy.</p>	<p><u>慢性肝衰竭</u> 末期肝衰竭，黃疸加重，普通醫學觀點認為不會有好轉的機會，並且導致腹水或肝性腦病。</p>
<p>6. <u>Chronic Lung Disease</u> End stage lung disease including interstitial lung disease, requiring extensive and permanent oxygen therapy as well as a FEV1 test result of less than 1 litre.</p>	<p><u>慢性肺病</u> 慢性肺病包括簡質性肺病，需要廣泛及永久氧氣治療，並且第一秒末用力呼氣量(FEV1)測試結果少於1公升。</p>
<p>7. <u>Aplastic anaemia</u> Means a condition of abnormality of blood production characterized by total aplasia of bone marrow, that requires necessary medical treatment with at least one of the following:</p> <ol style="list-style-type: none"> 1. Blood product transfusion; 2. Marrow stimulating agents; 3. Immunosuppressive agents; 4. Bone marrow transplantation. 	<p><u>成形不全貧血病</u> 指血液製造過程中出現異常的情況，令骨髓完全發育不全，患者必須進行以下最少其中一種治療：</p> <ol style="list-style-type: none"> 1. 輸入血液製品； 2. 刺激骨髓的代用品； 3. 抑制免疫功能的代用品； 4. 骨髓移植。
<p>8. <u>Cerebral Aneurysm Requiring Surgery</u> The actual undergoing of intracranial surgery via a craniotomy to clip or otherwise repair or remove an aneurysm of one or more of the cerebral arteries. Catheter and intravascular techniques of specifically excluded from this condition.</p>	<p><u>需進行手術之腦血管瘤</u> 利用顱骨切開術實際進行顱內手術夾著或修補或切除一條或多條腦動脈之動脈瘤。導管及血管技術特定不包括在此保障內。</p>
<p>9. <u>Necrotising Fasciitis</u> The occurrence of necrotising fasciitis where the following conditions must be met:</p> <ol style="list-style-type: none"> 1. the usual clinical criteria of necrotising fasciitis are met; 2. the bacteria identified is a known cause of necrotising fasciitis; 3. there is widespread destruction of muscle and other soft tissues that results in a total and permanent loss or function of the affected body part. 	<p><u>壞死性筋膜炎</u> 受保人出現壞死性筋膜炎，必須符合以下各項條件：</p> <ol style="list-style-type: none"> 1. 符合一般壞死性筋膜炎的臨床條件； 2. 已證實之細菌是引致壞死性筋膜炎的原因； 3. 肌肉及其他軟組織廣泛受到破壞，導致身體受影響的部分完全及永久喪失功能

<p>10. Elephantiasis The end-stage lesion of filariasis, characterised by massive swelling in the tissues of the body as a result of obstructed circulation in the blood or lymphatic vessels. Unequivocal diagnosis of elephantiasis must be clinically confirmed by a doctor acceptable by the Company, including the presence of microfilariae confirmed by laboratory report, and be supported by the company's chief medical officer.</p> <p>Lymphedema caused by infection with a sexually transmitted disease, trauma, post-operative scarring, congestive heart failure, or congenital lymphatic system abnormalities is excluded.</p>	<p>象皮病 絲蟲病的末期階段，特徵是因血管或淋巴管阻塞引起的身體組織大量腫脹。象皮病必須經本公司核准的醫生確診及有實驗室報告證明有幼絲蟲，並且經本公司首席醫療總監核定。</p> <p>惟此定義不包括由性接觸傳染，或由創傷或手術後疤痕感染，或因充血性心臟衰竭而導致淋巴水腫，或任何先天性淋巴管系統異常。</p>
<p>11. Angioplasty The actual undergoing of balloon angioplasty, laser relief or other techniques to correct significant stenosis of at least 70% of two or more coronary arteries as considered medically necessary by a consultant cardiologist. The diagnosis must be supported by all of the following evidence:</p> <ol style="list-style-type: none"> 1. full report from the attending cardiologist; 2. evidence of significant and relevant ECG changes (ST segment depression of two millimetres or more); 3. angiographic evidence confirming the location, and the degree of stenosis of major coronary arteries. 	<p>血管成形術 實際進行氣囊血管成形術，鐳射治療或其他技術以改善兩條或以上冠狀動脈的最少 70% 以上的嚴重狹窄情況。手術必須由心臟科專科醫生確定屬醫療上的需要。診斷必須有以下所有證據證明：</p> <ol style="list-style-type: none"> 1. 主診心臟科專科醫生的完整醫療報告； 2. 心電圖的變化證明其嚴重程度及有關情況（ST 波段下降兩公釐或以上）； 3. 血管造影證據證明主要冠狀動脈的狹窄程度及其位置。
<p>12. Other Serious Coronary Artery Disease The narrowing of the lumen of at least three major arteries i.e. Circumflex, Right Coronary Artery (RCA), Left Anterior Descending Artery (LAD), by a minimum of 60 percent or more as proven by coronary arteriography. This benefit is payable regardless of whether or not any form of coronary artery surgery has been performed.</p>	<p>其它嚴重冠狀動脈疾病 最少三條主要動脈包括迴旋動脈、右冠狀動脈及左前降支出現管腔狹窄，利用冠狀動脈造影證明管腔狹窄最少為 60% 或以上。不論受保人否曾接受任何形式的冠狀動脈手術，仍會獲得保障。</p>
<p>13. Crohn's Disease Crohn's Disease is a chronic granulomatous inflammatory disease. The disease must result in fistula formation, or intestinal obstruction or intestinal perforation. The characteristic histopathological features must confirm diagnosis.</p>	<p>克隆病 克隆病是一種慢性肉芽腫性腸炎。患者必須出現瘻管形成，伴有腸梗阻或腸穿孔。必須由典型的病理組織學顯現此病特徵，以確定診斷。</p>
<p>14. Ulcerative Colitis Ulcerative colitis shall mean acute fulminant ulcerative colitis with life threatening electrolyte disturbances usually associated with intestinal distention and a risk of intestinal rupture, involving the entire colon with severe bloody diarrhoea and systemic signs and symptoms and for which the treatment is frequently total colectomy and ileostomy. Diagnosis must be based on histopathological features and surgery in the form of colectomy or ileostomy should form part of the treatment.</p>	<p>潰瘍性結腸炎 潰瘍性結腸炎指急性暴發性潰瘍性結腸炎，出現致命的電解質紊亂，通常伴有腸膨脹及有腸破裂的風險，牽涉整條大腸，有嚴重帶血腹瀉及出現系統性癱瘓及病徵。治療潰瘍性結腸炎的常用方法為完全大腸切除術及迴腸造口術。診斷必須根據病理組織學顯現此病特徵，並且必須透過完全大腸切除術及迴腸造口術手術構成治療此病的其中一部份。</p>
<p>15. Medullary Cystic Disease A progressive hereditary disease of the kidneys characterized by the presence of cysts in the medulla with the clinically manifestations of anaemia, polyuria and renal loss of sodium progressing to chronic renal failure. Diagnosis should be supported by renal biopsy.</p>	<p>腎髓質囊腫病 於腎臟內發現腎髓質有囊腫的漸進式遺傳性病。臨床病徵包括貧血、多尿及腎臟鈉流失而導致慢性腎衰竭。有關診斷必須由腎活組織檢查確定。</p>
<p>16. Creutzfeld-Jacob Disease (Mad Cow Disease) Diagnosis by a consultant neurologist of Creutzfeld-Jacob disease which is a rare, usually fatal spongiform encephalopathy accompanied by signs and symptoms of cerebellar dysfunction, severe progressive dementia, uncontrolled muscle spasm, tremor and athetosis. Diagnosis must be based on conclusive EEG and CSF findings as well as CT scan and MRI.</p>	<p>克雅氏症 (瘋牛症) 受保人必須由神經專科醫生診斷證實患上克雅氏症，該症為一種罕見及通常可以致命性的海綿狀腦病，伴有小腦功能障礙、嚴重漸進式痴呆、肌肉不自主痙攣、顫抖及手足徐動等病徵及症狀。診斷必須基於具決定性之腦電圖及腦脊液檢查結果配合電腦斷層掃描及磁力共振掃描證明。</p>
<p>17. Apallic syndrome Universal necrosis of the brain cortex, with the brainstem remaining intact. Diagnosis must be confirmed by a neurologist and condition must be documented for at least one month.</p>	<p>植物人 指腦皮質全面壞死，惟腦幹仍保持完整無損。有關診斷必須獲神經專科醫生確實，並證明腦皮質全面壞死的情況已持續不少於一個月。</p>
<p>18. Major head trauma Physical head injury causing significant permanent functional impairment lasting for a minimum period of three months from the date of the trauma or injury. For the purpose of this benefit, the word "permanent" shall mean beyond the hope of recovery with current medical knowledge and technology. The resultant permanent functional impairment is to be verified by a consultant neurologist and duly concurred by the doctor approved by the company and must result in an inability to perform at least three of the Activities of Daily Living as defined in the Definition of Critical Illness of this Policy / supplementary benefit either with or without the use of mechanical equipment, special devices or other aids and adaptations in use for disabled persons.</p>	<p>嚴重頭部創傷 因實質的頭部創傷導致由創傷或損害發生當日起計持續不少於三個月的嚴重及永久性系統功能障礙。就本保障的目的而言，「永久」指就當時醫學知識及技術水平為基準已沒有復原希望。永久性系統功能障礙之結果必須由神經科專科醫生證實，並由本公司核准的醫生正式同意，而且，受保人必須已失去能力完成每日起居活動(已在本保單/附加保障之嚴重疾病的定義條款內之身體機能阻障內訂明)中最少三項，不論受保人是否需要使用機械設備、特別工具或其他輔助及為傷殘人士而設的設備與否。</p>

Points to Note

I. Applicable to all Critical Illness Benefits

1. Benefit payment for Angioplasty is 10% of sum assured or US\$12,500 (whichever is lower).
2. Benefit payment for Cerebral Aneurysm Requiring Surgery is 50% of sum assured.

II. Applicable to Critical Illness Double Basic/Rider Benefit only

1. Extra Monthly Benefit for Cerebral Aneurysm Requiring Surgery is 2.5% of the sum insured. Extra Monthly Benefit is not applicable to Angioplasty.
2. The maximum lump sum benefit amount that can be claimed under this plan is 100% of the sum insured.

This Document does not form part of your Policy and is for reference only.

注意事項

I. 適用於所有嚴重疾病保障

1. 血管成形術的保障賠償為投保額的 10% 或 12,500 美元 (以較低者為準)。
2. 需進行手術之腦血管瘤的保障賠償為投保額的 50%。

II. 祇適用於嚴重疾病雙重保障/附加保障

1. 需進行手術之腦血管瘤的每月額外生活津貼為投保額的 2.5%。有關津貼不適用於血管成形術。
2. 本計劃的一筆過賠償總額最高為投保額的 100%。

此文件並非保險合約之一部分及只供參考。