

MassMutual

Customer Newsletter 2004 | J u l y



Major financial strengths

- AAA highest financial ratings
- Over US\$285 billion in assets under management
- 10 million customers
- One of the Five Largest US Life Insurance Company

Brand-new MassMutual Asia TV Commercial Reinforces Image of Excellence in Flexible Services

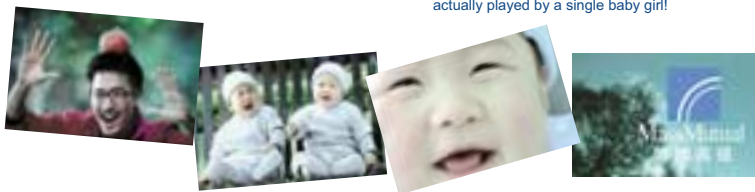
You may have seen this TV Commercial at home or on the bus: It begins by showing a father unable to make his twin sons laugh no matter how hard he tries. But then the MassMutual brand logo, formed by flying birds, makes the twin boys laugh out loud.

The new MassMutual Asia TV commercial was launched in April this year. In this TVC, the twins are portrayed as having different personalities. The main theme of the commercial clearly demonstrates how MassMutual Asia's highly flexible insurance products and services cater to the different needs of our customers.

It is our hope that our customers will appreciate our highly flexible insurance products, and the professional and accommodating services provided by our insurance consultants will meet their needs, so that our customers will always be happy and satisfied.



Spot the difference? In fact, the twin baby roles were actually played by a single baby girl!



MassMutual Asia is constantly developing innovative insurance products and services to meet customers' needs. In 2003, new business annualized premium income increased by 15% while total premium income surged by 25% to HK\$1.5 billion.

Meanwhile, MassMutual Financial Group continues to drive its development in the Asia markets. During the year, we achieved satisfactory growth in Taiwan and Japan. In March this year, the Group and Mercuries Group jointly acquired Fuh-Hwa Investment Trust Co. Ltd., the sixth-largest mutual-funds company in Taiwan. This acquisition is an important milestone in the group's development of the Asian region.

"One of the Five Largest US Life Insurance Company" is ranked by FORTUNE Magazine and is calculated according to the aggregate results of [Insurance: Life and Health (Mutual)] and [Insurance: Life and Health (Stock)] on the total revenue for the year 2003. The financial ratings are including "AAA" from Standard & Poor's, "A++" from A.M. Best and "AAA" from Fitch. All financial ratings are assigned to Massachusetts Mutual Life Insurance Company as of July 5, 2004 and are subject to change.

Seminar for Primary One Enrolment and Interview Tactics

Prepare for your Children's Development



On June 5, MassMutual Asia organized a Seminar on Primary One Enrolment and Interview Tactics. An educational veteran, Ms. Wendy Pong, has been invited to share the keys to applying for a sought-after primary school place. To better prepare the children, mock interviews were also arranged. Customers' feedback were extremely positive.

Tactics for Admission to a Quality School

- Avoid spelling mistakes on application forms, especially the name of the school;
- Provide an additional contact number to ensure the school can easily reach you for interviews;
- Attach family photos with the child's resume so that the school will know more about the child's family life;
- To be familiar with the school culture, parents should participate in school's Open Day or visit the school after school hours to observe the teacher-student relationship and the disciplines of the children;
- Go through the mock interviews with the child as many times as possible. Video tape the mock interviews for in-depth review and improvement;
- To ensure the child understands that the interview is different from social gathering, don't schedule the interview together with the ones of the child's friends. Competition among friends can also be avoided.



Instructor teaches children interview techniques during the mock interview.

The Importance of Education Planning

Parents will find that every aspect of education and development of their children's talent comes with a price tag. Professional financial planning expert, Mr. Philip Chui, indicated that appropriate education planning should start as early as possible. The FLEXI-Education Savings Plan offers the greatest stability and flexibility for the parents.

The plan offers a 4% guaranteed interest rate that will ensure your child's education plan can be implemented as scheduled. To be always flexible, the plan also allows parents to withdraw cash from the accumulated cash value of the policy at any time.

	USD					
Payment Term	10 Years		12 Years		15 Years	
Annual Premium	\$4,500		\$3,750		\$3,000	
Total Premium	\$45,000		\$45,000		\$45,000	
Assumed Declared Rate	5%	9%	5%	9%	5%	9%
Estimated Education Fund at the 15th Policy Year	\$57,048	\$85,778	\$56,283	\$81,797	\$54,187	\$75,270

The above examples are based on a boy, aged 3, insured with the FLEXI-Education Savings Plan. The assumed declared rates include the 1.25% retroactive interest bonus payable in the 10th policy year and at the end of every 5 years thereafter. The assumed declared rates are for reference only.

To learn more about education planning, please contact our professional insurance consultants.

MassMutual Junior Space Camp

It is POSSIBLE!

China's first astronaut, Yang Liwei, visited Hong Kong and unleashed 'space mania' in the territory. This is the sixth year that MassMutual Asia is organizing the MassMutual Jr. Space Camp Program. The company will again sponsor six children, aged between 7 and 11, to attend an overseas Space Camp where they will receive training to develop their aspirations to become junior astronauts. 'It is POSSIBLE!' has now become a well-known slogan in the community.



Giant billboard of MassMutual Jr. Space Camp at the entrance of the Cross Harbour Tunnel.



The interior of a MTR train is covered by posters of MassMutual Jr. Space Camp.



Six MassMutual Jr. Astronauts welcome Yang at the airport.

Recruitment Days

The Recruitment Days took place on June 27 and 29 in Hong Kong and Macau respectively. Nearly 2,000 children and parents submitted their applications together with their creative works to MassMutual Asia offices in person.



Children carefully prepare their creative works to ensure they get to be Jr. Astronauts.



Crowds flock to submit their applications on the Recruitment Day.

MassMutual Asia Lucky Draw



Winners are so excited about getting the travel cash coupon.

The MassMutual Asia Lucky Draw, jointly organized by MassMutual Asia and OppenheimerFunds (Asia) Limited, was held recently and 10 lucky customers were drawn: Ms. Wu, the first prize winner, was awarded a HK\$10,000 travel cash coupon; the second prize and third prize winners won a HK\$5,000 and HK\$3,000 travel cash coupons respectively. In addition, seven other winners each won a HK\$1,000 department store shopping coupon. Many thanks for your participation!

Seminar on "Planning for Provision of Estate Duty at Low/No Cost"

The second Seminar on "Planning for Provision of Estate Duty at Low/No Cost" took place at the Kowloon Shangri-La Hotel in February this year. The attendance was overwhelming. Solicitor Mr. Kong Kam Cheung delivered a speech on Estate Duty in Hong Kong and Mr. Philip Chui talked about Estate Planning. Both speeches were so informative. To learn more about managing your estate at low/no cost, please contact our professional insurance consultants.



Nearly 200 customers fill up the seats.

MassMutual Asia in charity and community services

Our insurance consultants not only provide professional financial and insurance advice to our customers, but also actively involved in various charity and community services, such as "Charity Rickshaw Race" and "Red Cross Blood Donation Day", and render help to those in need.



Hong Kong Agency participates in the Charity Rickshaw Race every year.



Macau Agency gets actively involved in the Red Cross Blood Donation Day.



Royal Orchid Chinese Restaurant Free Cuisine Offer

With this coupon you are entitled to enjoy a Free Cold Chicken in Yellow Wine Sauce when two persons or more dine at the restaurant.

Promotion offer valid between August 1, 2004 and December 31, 2004

Enquiry Hotline (853)782 268

1/F/L., Macau Landmark, 555 Avenida Da Amizade Shop 102, Macau

Terms & conditions

1. This coupon can be used once only and will be invalid after the expiry date. Photocopy is not acceptable.
2. This offer cannot be used in conjunction with other promotional offers for Royal Orchid Chinese Restaurant.
3. This coupon cannot be redeemed for cash.
4. This offer is provided by Royal Orchid Chinese Restaurant. MassMutual Asia will not be responsible for any transactions between customers and Royal Orchid Chinese Restaurant. All matters or disputes are subject to the final decision of Royal Orchid Chinese Restaurant.
5. MassMutual Asia and Royal Orchid Chinese Restaurant reserve the right to amend the above offer without prior notice.



Oasis Spa Treatment Privilege

With this coupon, you are entitled to enjoy TWO of the following treatments at only HK\$288

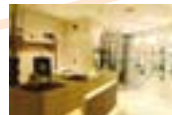
- Thai Organic Brightening Facial Treatment
 - Camomile Anti-allergic Milk Facial
 - Thai Essential Body Treatment
 - Swedish Aromatic Full Body Massage
 - Divina A.I. Firming Body Treatment
 - Corpo-02 Lymphatic Body Treatment
- PLUS a free hand treatment

Promotion offer valid between August 1, 2004 and October 31, 2004

Enquiry Hotline: (852) 2110 1998 / (852) 2970 3328

Terms & Conditions

1. This offer is only applicable to lady on her first visit, by appointment.
2. All the above treatment offers must be completed within the same day and cannot be used in conjunction with other promotional offers for Oasis Spa.
3. This coupon is not redeemable for cash and photocopy will not be accepted.
4. This offer is provided by Oasis Spa Company Limited. MassMutual Asia will not be responsible for any transactions between customers and Oasis Spa Company Limited. All matters or disputes are subject to the final decision of Oasis Spa Company Limited.
5. MassMutual Asia and Oasis Spa Company Limited reserve the right to amend and/or terminate the above offer without prior notice.



~H2O+ Shopping Privilege

With this coupon, you are entitled to enjoy a HK\$50 discount upon purchase of any original-price item of value exceeding HK\$500; or a 20% discount upon purchase of ABOUT FACE set (original price HK\$320).

Promotion offers valid between August 1, 2004 and October 31, 2004

**Enquiry Hotline: HK (852) 3182 7777
Macau (853) 337 338**

Terms & Conditions

1. The above offers cannot be used in conjunction with other promotional offers for ~H2O+.
2. Each transaction entitles to one of the above offers only.
3. This coupon can be used once only.
4. This coupon is not redeemable for cash and photocopy will not be accepted.
5. Special-offer package is offered on a first-come-first-served basis, while stocks last.
6. This offer is provided by Water Oasis Company Limited. MassMutual Asia will not be responsible for any transactions between customers and Water Oasis Company Limited. All matters or disputes are subject to the final decision of Water Oasis Company Limited.
7. MassMutual Asia and Water Oasis Company Limited reserve the right to amend and/or terminate the above offers without prior notice.



Oasis Beauty Homme Treatment Privilege

With this coupon, you are entitled to enjoy TWO of the following treatments at only HK\$188

- Divina A.I. Body Treatment
- P.R Cell Body Slimming Program
- Divina Body Lymphatic Drainage Treatment
- Sensitive Collagen Face Treatment
- Balancing Marine Renewal Face Treatment
- Hydradermie Lift Facial Treatment

Promotion offer valid between August 1, 2004 and October 31, 2004

Enquiry Hotline: (852) 2834 3688

Terms & Conditions

1. This offer is only applicable to gentleman on his first visit, by appointment.
2. The above treatment offers must be completed within the same day and cannot be used in conjunction with other promotional offers for Oasis Beauty Homme.
3. This coupon is not redeemable for cash and photocopy will not be accepted.
4. This offer is provided by Oasis Beauty Company Limited. MassMutual Asia will not be responsible for any transactions between customers and Oasis Beauty Company Limited. All matters or disputes are subject to the final decision of Oasis Beauty Company Limited.
5. MassMutual Asia and Oasis Beauty Company Limited reserve the right to amend and/or terminate the above offer without prior notice.



OMRON \$480 Cash coupon

With this coupon, you are entitled to purchase one OMRON Intellisense Arm Type B.P.M. (T-8) at MOP780 (Original price MOP1,260).

Promotion offer valid between August 1, 2004 and December 31, 2004

Enquiry Hotline: Farmacia Popular (853) 752 495

Distributor: Alameda Dr. Carlos D' Assumpcao no 252 Praca Kin Heng Long Loja K r/c com S/L

When redeeming this offer, you may first try and test the said product at the OMRON Showroom at Alameda Dr. Carlos D' Assumpcao and Largo do Senado before purchasing from the distributor at the above address. Please contact the distributor directly for the opening hours.

Terms & conditions

1. This coupon can be used once only and will be invalid after the expiry date. Photocopy is not acceptable.
2. This offer cannot be used in conjunction with other promotional offers.
3. This coupon cannot be redeemable for cash. Both Hong Kong Dollar and MOP are acceptable.
4. Customer should purchase the said product at distributor directly.
5. This offer is provided by distributor of OMRON. MassMutual Asia will not be responsible for any transactions between customers and the distributor of OMRON. All matters or disputes are subject to the final decision of the distributor of OMRON.
6. MassMutual Asia and the distributor of OMRON reserve the right to amend the above offer without prior notice.



OMRON \$350 Cash coupon

With this coupon, you are entitled to purchase one OMRON Electronic Pulse Massager (HV-F126) at MOP330 (Original price MOP680).

Promotion offer valid between August 1, 2004 and December 31, 2004

Enquiry Hotline: Farmacia Popular (853) 752 495

Distributor: Alameda Dr. Carlos D' Assumpcao no 252 Praca Kin Heng Long Loja K r/c com S/L

When redeeming this offer, you may first try and test the said product at the OMRON Showroom at Alameda Dr. Carlos D' Assumpcao and Largo do Senado before purchasing from the distributor at the above address. Please contact the distributor directly for the opening hours.

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6. MassMutual Asia and the distributor of OMRON reserve the right to amend the above offer without prior notice.



Diversified insurance and investment products meet your needs

MassMutual Asia always keeps ahead of customers' needs and designs a series of flexible insurance products offering comprehensive protection and all-round financial planning services. Please think about the questions below. Your professional insurance consultant will be able to give you the answer.



In fund investment, is it possible to have the bid-offer spread and fund switching charge waived?
Isn't it the case that I am guaranteed to receive a Bonus Contribution of up to 30% of first year annual target premium?

Is it true that a non-civil servant can also receive lifelong income?
How can you secure the date of your retirement in order to start enjoying your golden years?



Is it true that you can acquire gold bonuses by recommending a life plan to your friends?
I would like to enjoy higher savings interest but carry less risk. Is it possible?



If I lost my ability to work due to accident or illness, could I still maintain the current living standard?
Can I enjoy protection and get back all contributions in the event of no claims?



What is the most efficient way for handling estate duty?
Is it possible that the premium rate of my new coverage to be calculated based on the age when my policy was first issued?



For more details, please contact your insurance consultant or just give us a call on (HK) 2919 9797 or (Macau) 322 622.

MassMutual Asia Ltd.

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