



## Important Information

- This investment-linked insurance plan issued by MassMutual Asia Ltd. (“the Company”) is an insurance policy. Your investments are subject to the Company’s credit risk.
- Your investments in the insurance policy will become part of the assets of the Company. You do not have any rights or ownership over any of these assets. Your recourse is against the Company only.
- Investment involves risks. Your investment return is calculated with reference to the performance of the underlying fund(s). The returns under the policy, subject to the charges of the plan, may be lower than those of the underlying funds.
- The investment choices available under the plan can have very different features and risk profiles. Some may be of high risk.
- Early surrender, withdrawal and/or reduction of yearly premium may result in a significant loss of the principal and the bonuses awarded.
- You should not purchase this plan unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
- Please do not rely on this material alone. You should read this in conjunction with the offering document of the plan and the prospectus of the respective underlying funds.

## Premier-Choice Flexi

### Your choice for potential returns, investment flexibilities and insurance coverage

**Premier-Choice Flexi\*** is a regular-premium investment-linked insurance plan that offers you potential returns, investment flexibilities and insurance coverage. With a wide spectrum of some 100 investment choices, the plan allows you to capture potential investment opportunities and returns under constantly changing market conditions.

\* **Premier-Choice Flexi** is an investment-linked insurance plan under Class C-linked long-term business as defined in the Insurance Companies Ordinance (ICO).

### Wide Range of Investment Choices

You have access to a wide spectrum of some 100 investment choices to capture market opportunities. Currently, switching of investment choice is free of charge and no bid-offer spread is charged for most investment choices. However, other charges (e.g. Underlying Fund Charge) are applicable. The investment choices available under the plan can have very different features and risk profiles. Some may be of high risk. For the risk profile and charges of individual investment choice, please refer to the Investment Choice Brochure for details.

The Company will invest the premiums received in the respective underlying funds according to your selected investment choices. The assets acquired belong to the Company. You are not investing in the underlying funds and you have no rights or ownership of them. The unit allocated to your policy is notional and is solely for the purpose of determining the Policy Value.

### Various Investment Term Options

To accommodate your diverse investment needs over the medium to longer term, the plan offers 26 investment-term options ranging from 5 years to a maximum of 30 years, giving you investment flexibility and control over your finances. During the investment term, you should make regular premium contributions to the plan.

### Life Coverage

The plan not only offers life insurance coverage<sup>^</sup>, but also an Accident Premium Waiver Benefit for the insured aged between 18 and 65. In the event that the insured suffers total disability caused directly by accident for a continuous period of 6 months or above, we will take full care of all premium contributions for the basic plan up to US\$10,000 annually (on a per life basis) on the basis that the insured remains totally disabled until the end of the investment term.

### First Year Bonus Contribution

**Premier-Choice Flexi** offers you a Bonus Contribution ranging from 1% to 30% of the first year target premium of the basic plan received, depending on the target yearly premium and investment term. The Bonus will be credited evenly in 12 instalments to the in-force policy each month during the first year<sup>^</sup> (subject to conditions) in the form of additional units of investment choices according to your premium allocation instructions in effect at that time. What’s more, you will be entitled to receive First Year Bonus Contribution every time you increase the target yearly premium of the basic plan, provided that the remaining investment term should be 5 years or more.

### Charges

Any surrender or termination of the policy before the end of the investment term will be subject to a Surrender Charge. The Surrender Charge is equal to 65% of the total Administration Charges which would otherwise have been paid during the period from the surrender date to the original maturity date. During the investment term, an Administration Charge of 6% to 12% per annum (i.e. 0.5% to 1% per month) of target yearly premium of the basic plan and US\$48 per annum (i.e. US\$4 per month) will be charged to the policy. Each cash withdrawal will be subject to a Withdrawal Charge of US\$25. An underlying fund charge (from 0.25% to 3% per annum currently) is levied by the investment manager of the underlying fund. Please refer to the “Summary of Current Charges” of the Product Brochure for details of all applicable charges.

<sup>^</sup> If the insured passes away during the first two policy years or during the first two years after increasing the target yearly premium of the basic plan, the corresponding bonus contributions credited will be deducted from the death benefit. If the insured commits suicide within the first policy year or within one year from any increase of target yearly premium of the basic plan, the death benefit is limited to the policy value less the corresponding bonus contributions credited to the policy.

# Subscribe to *Premier-Choice Flexi* to enjoy Extra First Year Bonus Contribution

From **January 3 to February 17, 2012** (“the Promotion Period”), if you successfully subscribe to **Premier-Choice Flexi** with target yearly premium of the basic plan (“Yearly Premium”) reaching US\$2,000 or above, you will enjoy an extra First Year Bonus Contribution of 0.5% to 30% in addition to the original First Year Bonus Contribution, depending on the Yearly Premium and the investment term. For details of the original rates of First Year Bonus Contribution, please refer to the Product Brochure.

If existing **Premier-Choice Flexi** policyowners, with a remaining investment term of 5 years or more, successfully increase the Yearly Premium of US\$2,000 or above, they will also enjoy the above offer, in addition to the original First Year Bonus Contribution provided by the plan. The applicable rate of the above offer depends on the increase in Yearly Premium and remaining investment term, which should be a whole number (any period of less than 12 months will not be counted as one year). **An independent and new schedule of charges will be applied to each increase in Yearly Premium, and such schedule of charges is different from that of the original Yearly Premium, please refer to the “Summary of Current Charges” of the Product Brochure.**

Aggregate Rate of First Year Bonus Contribution During Promotion Period [i.e. sum of the original First Year Bonus Contribution and extra First Year Bonus Contribution]

Investment Term	First year / increase in Yearly Premium of <b>Premier-Choice Flexi</b> (US\$)					
	>=15,000		>=3,500 - <15,000		>=2,000 - <3,500	
	Extra First Year Bonus Contribution	Aggregate Rate	Extra First Year Bonus Contribution	Aggregate Rate	Extra First Year Bonus Contribution	Aggregate Rate
30	30%	60%	15%	30%	7.5%	22.5%
29	29%	58%	14.5%	29%	7.25%	21.75%
28	28%	56%	14%	28%	7%	21%
27	27%	54%	13.5%	27%	6.75%	20.25%
26	26%	52%	13%	26%	6.5%	19.5%
25	25%	50%	12.5%	25%	6.25%	18.75%
24	24%	48%	12%	24%	6%	18%
23	23%	46%	11.5%	23%	5.75%	17.25%
22	22%	44%	11%	22%	5.5%	16.5%
21	21%	42%	10.5%	21%	5.25%	15.75%
20	20%	40%	10%	20%	5%	15%
19	9.5%	28.5%	4.75%	14.25%	2.375%	11.875%
18	9%	27%	4.5%	13.5%	2.25%	11.25%
17	8.5%	25.5%	4.25%	12.75%	2.125%	10.625%
16	8%	24%	4%	12%	2%	10%
15	7.5%	22.5%	3.75%	11.25%	1.875%	9.375%
14	7%	21%	3.5%	10.5%	1.75%	8.75%
13	6.5%	19.5%	3.25%	9.75%	1.625%	8.125%
12	6%	18%	3%	9%	1.5%	7.5%
11	5.5%	16.5%	2.75%	8.25%	1.375%	6.875%
10	2.5%	12.5%	1.25%	6.25%	1%	5%
9	2.25%	11.25%	1.125%	5.625%	0.9%	4.5%
8	2%	10%	1%	5%	0.8%	4%
7	1.75%	8.75%	0.875%	4.375%	0.7%	3.5%
6	1.5%	7.5%	0.75%	3.75%	0.6%	3%
5	1.25%	6.25%	0.625%	3.125%	0.5%	2.5%

The above rates of First Year Bonus Contribution do not represent the rates of returns or performance of your investment.

With entitlement of the above offer, an aggregate First Year Bonus Contribution of 2.5% to 60% (i.e. sum of the original First Year Bonus Contribution and the extra First Year Bonus Contribution) of the first year/increase in Yearly Premium will be credited evenly in 12 instalments to the in-force policy each month during the first year following the policy effective date/effective date of increase in Yearly Premium. Please refer to the Example for details.

In order to enjoy the above offer, the application of new policy/increase in Yearly Premium for **Premier-Choice Flexi** must be submitted and received by the Company within the Promotion Period, and the application must be approved and first premium paid on or before February 27, 2012. Please note that the abovementioned promotion offer is not applicable to (1) policyowner who exercises the cooling off cancellation for an approved **Premier-Choice Flexi** policy during the Promotion Period, and (2) proposed policyowner who withdraws an application of new policy/increase in Yearly Premium of **Premier-Choice Flexi** previously submitted to the Company. Besides, this offer cannot be used in conjunction with any extra First Year Bonus Contribution offered in other promotion.

If the policyowner reduces the Yearly Premium subsequently, any bonus contributions (i.e. Original First Year Bonus Contribution and extra First Year Bonus Contribution) not yet distributed will be calculated according to the Yearly Premium after reduction. Any bonus contributions already credited to the policy before reduction of the Yearly Premium will not be affected.

### Example – Extra First Year Bonus Contribution entitlement:

Subscribe to a new **Premier-Choice Flexi** policy  
Investment Term: 20 years  
Yearly Premium: US\$12,000

Original First Year Bonus Contribution = 10% of the Yearly Premium of **Premier-Choice Flexi**

Based on the Yearly Premium of US\$12,000 and a 20-year investment term, the applicable rate of extra First Year Bonus Contribution is 10%.

Aggregate First Year Bonus Contribution during the Promotion Period

$$= [\text{Rate of original First Year Bonus Contribution} + \text{Rate of extra First Year Bonus Contribution}] \times \text{Yearly Premium of Premier-Choice Flexi}$$

$$= (10\% + 10\%) \times \text{US\$12,000}$$

$$= 20\% \times \text{US\$12,000}$$

$$= \text{US\$2,400}$$

US\$200 (US\$2,400/12) will be credited to the in-force policy in the form of investment units each month during the first year.

The above example is for illustration purpose only.

This plan is subject to applicable charges and associated risks, please refer to the offering document of the plan for details. This leaflet issued by MassMutual Asia Ltd. contains general information and is for reference only.

**Investment involves risks, including market price of investment units and exchange-rate fluctuations. The price of investment units may go down as well as up. Past performance is not indicative of future performance.**