



親愛的客戶：

多謝閣下一直以來對美國萬通亞洲的支持及信賴，謹此致謝。

按照香港保險業監理處發出的指引，及令您更容易理解保單文件之內容及含義，保單文件現已採用標準化的保險詞彙。

您可參考背頁之舊與新的保險詞彙對照，並請妥存修訂文件於保單文件內。

如有查詢，歡迎與閣下之顧問聯絡，又或致電 (852)2533 5533 (香港) 或 (853)2832 2622 (澳門) 向本公司客戶服務主任查詢。

保戶服務部謹啟

(此函件由電腦印發，無需簽署)

Dear Policy Owner,

Thank you for choosing MassMutual Asia.

In order to comply with the requirements of the Guidance Note issued by Office of the Commissioner of Insurance, and to ensure easy understanding of the insurance documents, standardized insurance terminologies are now used in policies.

Please refer to the overleaf for a comparison of the existing and new terminologies and please attach the Endorsement to your policy document(s).

Should you require further information or service, please feel free to contact your Consultant or our Customer Service Officer at (852)2533 5533 (Hong Kong) or (853)2832 2622 (Macau) for assistance.

Policy Owner Service Department

(This is a computer-generated letter. No signature is required)

修訂文件 ENDORSEMENT

此修訂文件並不適用於閣下之投資相連保險計劃保單(如有)。除本修訂文件內所變更、修改或補充的條款外，所有閣下之保單內的其他條款仍然有效，而本修訂文件內所載之條款應被視為刪除、增加或替換了保單內相關的條款。

This Endorsement is not applicable to your Investment Linked Assurance Scheme policy(ies), if any. Except as varied or modified or supplemented by this Endorsement, all terms and conditions contained in all your policy(ies) shall remain in full force and effect in all respects and shall be read and construed and be enforceable as if the terms of this Endorsement were inserted therein by way of deletion, addition or substitution as the case may be.

閣下保單內之詞彙已修訂如下：

The terminology(ies) of your policy(ies) is/ are hereby amended as follows:

現有詞彙 Existing terminology	更新後之詞彙 Revised terminology	備註 Remarks
死亡保障/身故賠償 Death Benefit	身故保障 Death Benefit	
附加保障 Rider	附加保障 Supplementary Benefit	
保費繳付年期/供款期 Premium Term	繳付保費年期 Premium Payment Term	
投保額/投保金額 Sum Assured	保障額 Sum Insured	
現金價值保障 Cash Value Benefit	現金價值 Cash Value	
保險成本率 Cost of Insurance Rate	保險成本費率 Cost of Insurance Rate	
淨承擔風險總值 Net Amount At Risk Amount	淨承擔風險總值 Net Amount At Risk	祇適用於萬用壽險產品。 Applicable to universal life products only.
存款收費 Premium Charge	保費行政費用 Premium Expense Charge	
保單價值 Policy Value	賬戶價值 Account Value	
累積紅利 Accumulated Dividend	累積紅利及利息 Accumulated Dividends and Interest	
現金價值 Cash Value	保證現金價值 Guaranteed Cash Value	祇適用於「恩長之選」人壽保障計劃/「倍輕鬆」儲蓄保障計劃/一本萬利儲蓄保障計劃。 Applicable to Respected Choice Life Insurance Plan / Wealth Builder Life Insurance Plan / Asset Builder Life Insurance Plan only.
紅利累積率 Dividend accumulation rate	紅利及利息累積率 Dividends and Interest accumulation rate	
額外付清保險 Paid-up Additional Insurance	紅利繳清保險 Paid up addition	
額外現金價值 Bonus Cash Value	終期紅利 Terminal Bonus	祇適用於一本萬利儲蓄保障計劃。 Applicable to Asset Builder Life Insurance Plan only.
額外回贈 Extra Bonus	終期紅利 Terminal Bonus	祇適用於首選健康保 100+ 保費回贈計劃/ 首選健康多重保/ 嚴重疾病特級保 100+ 保費回贈計劃。 Applicable to PrimeHealth Saver 100+ / PrimeHealth Extra Saver / Critical Illness Supreme 100+ Premium Refundable Plan only.
期終額外紅利 Terminal Dividend	終期紅利 Terminal Bonus	祇適用於「倍輕鬆」儲蓄保障計劃。 Applicable to Wealth Builder Life Insurance Plan only.

本修訂文件由 2016 年 10 月 15 日起生效。

This Endorsement shall take effect from October 15, 2016.

代表美國萬通保險亞洲有限公司於 2016 年 10 月 15 日簽發本修訂文件

Signed for MassMutual Asia Ltd. on the date of October 15, 2016.

美國萬通保險亞洲有限公司
MassMutual Asia Ltd.



授權簽署
Authorized Signature