

## 產品資訊 Product Express

在現時息率低企的環境下，客戶都希望為抗通脹尋找合適的理財工具。香港人壽保險有限公司之「富足6年」人民幣儲蓄壽險計劃，為客戶提供理想及穩健回報。

Under the low interest environment, customers expect to find suitable financial tools for their capital in order to fight against inflation. Hong Kong Life proudly presents Power Saver 6 RMB Endowment Plan which offer favorable and stable return to suit customers' needs.



### Power Saver 6 RMB Endowment Plan

#### 人民幣保單 自選人民幣或港幣結算

本計劃以人民幣計算保單價值，客戶可選擇以人民幣或港幣繳付保費、收取保證現金價值及賠償金額，令理財更靈活。

#### 2年繳款 6年期人壽保障

繳付2年保費，可享有6年儲蓄人壽保障，早日達成理財目標<sup>1</sup>。

#### 保證回報116.70%（以人民幣計算）

計劃於期滿時，保證回報相等於已繳總保費之116.70%（以人民幣計算）；若假設客戶繳交首年保費時預先將第2年年繳保費存入備用保費戶口，並享有第2年保費3.5%折扣優惠，保單期滿時，保證回報相等於已繳總保費之118.77%（以人民幣計算）。

#### 靈活保費安排 避免匯率風險

客戶可於繳交首年保費時選擇預先將第2年年繳保費存入備用保費戶口<sup>2</sup>，有關兌換率將會被鎖定於存入當日之兌換率，免除因人民幣升值而須增加未來保費的憂慮，並可享第2年年繳保費3.5%保費折扣優惠。

#### 首年免費意外死亡保障 高達人民幣400,000

於計劃首年附上免費意外死亡保障<sup>3</sup>，一旦因意外導致身故，將額外派發相等於投保金額之10%的賠償金額，為客戶提供周全保障。

#### 投保簡便 無須驗身

「富足6年」人民幣儲蓄壽險計劃適合0至70歲人士，投保金額最低為人民幣40,000，而每位被保人之最高投保金額為人民幣8,000,000。

<sup>1</sup> 在首個保單年度之身故賠償相等於已繳總保費之100%；由第2個保單年度至保單期滿，身故賠償相等於已繳總保費之102%或當時之保證現金價值之100%（以較高者為準）。惟已繳總保費並不包括備用保費戶口內之金額。

<sup>2</sup> 備用保費戶口內的金額將不會獲發利息及不接受部份或全數提取。

<sup>3</sup> 每位被保人之最高總保障額為人民幣400,000（以每位被保人於香港人壽獲受保之所有人民幣保單內仍然生效之意外死亡保障計算）。

#### RMB Policy with choices of RMB or HKD Settlement

Policy value of the plan is calculated in RMB, customers can flexibly choose to pay premium, receive guaranteed cash value and benefit amount in HKD or RMB.

#### 2-year payment term for 6-year protection

Pay premium just for 2 years and enjoy 6 years savings & life protection<sup>1</sup>.

#### Guaranteed return of 116.70% (calculated in RMB)

Upon policy maturity, guaranteed return equals to 116.70% of total premium paid (calculated in RMB); if customers choose to deposit the 2<sup>nd</sup> year annual premium into the premium deposit account when paying the first year premium and enjoy the 2<sup>nd</sup> year premium discount of 3.5%, the guaranteed return upon policy maturity equals to 118.77% of total premium paid (calculated in RMB).

#### Flexible premium payment arrangement

Customers can choose to deposit the 2<sup>nd</sup> year annual premium into the premium deposit account<sup>2</sup> in advance when paying the first year premium, the exchange rate will be locked as at the date of deposit to avoid worry of RMB appreciation in the future. Customers can also enjoy 3.5% premium discount for the 2<sup>nd</sup> year annual premium.

#### First year free accidental death benefit highest up to RMB400,000

Free accidental death benefit<sup>3</sup> is attached for the first year. If the Insured dies due to accident, an extra death benefit equals to 10% of the Sum Insured is payable.

#### Simple application and no medical underwriting required

This plan is suitable for those aged 0 to 70. The minimum amount of sum insured is RMB 40,000 per policy while the maximum amount of sum insured is RMB 8,000,000 per insured.

<sup>1</sup> During the first policy year, death benefit equals to 100% of the total premium paid. From the 2<sup>nd</sup> policy year to policy maturity, death benefit equals to 102% of the total premium paid or 100% of guaranteed cash value as at the date of death of the Insured (whichever is higher). Yet, total premium paid does not include the amount in the premium deposit account.

<sup>2</sup> No interest will be credited and no partial or full withdrawal is allowed for the amount in the premium deposit account.

<sup>3</sup> The maximum amount of accidental death benefit is RMB 400,000 per insured (calculated based on the amount of accidental death benefit of all RMB policies covering each insured in Hong Kong Life).

以上資料只作參考用途，詳細條款及規定均以保單為準。

The above information is for reference only, please refer to the policy document for the exact terms and conditions.

如欲查詢有關計劃詳情，請親臨本公司之保險代理商或致電本公司投保熱線2290 2888查詢。

Should you have any enquiry, please visit our Insurance Agents or call Hong Kong Life hotline at 2290 2888.

本通訊由香港人壽保險有限公司刊發

This newsletter is issued by Hong Kong Life Insurance Limited

# 家多點愛 儲蓄賞

## Family Life Incentive Program

推廣期：即日起至2014年6月27日 (投保書簽署及遞交)  
Promotion Period: from now until 27 June 2014  
(Application and submission date)

要達成人生目標，關鍵在於踏出第一步。要贏在起跑線，就必須整裝待發。一個貼心的儲蓄計劃就是人生不可或缺的裝備，香港人壽配合人生不同階段的需求，提供多款儲蓄壽險計劃，助您與家人輕鬆達成人生目標。

### 獎賞一：

#### 保費折扣優惠

現凡於推廣期內成功投保合資格壽險計劃，即可獲享首年保費折扣優惠，高達港幣15,000元。

### 獎賞二：

#### 家庭成員推薦獎賞

推薦人於推廣期內推薦直系親屬\*(被推薦人#)成功投保合資格壽險計劃，而雙方的保單基本計劃之年度化保費各不少於港幣10,000元，並於2014年7月7日或之前獲成功繕發保單，推薦人之保單可獲享額外港幣500元保費折扣優惠。

\* 直系親屬包括父母、配偶、子女、兄弟姐妹及祖孫。

# 被推薦人必須為推薦人之直系親屬，並於推廣期內成功投保本公司之合資格壽險計劃成為另一份保單之保單權益人或被保人。

The key to achieve personal goal is your first action and you need to be well-prepared for a good start. Hong Kong Life provides you and your family with different savings protection plans to meet your needs in different life stages.

### Incentive I :

#### Premium Discount

All successful applications for any eligible plan(s) within the Promotion Period will be entitled to first year premium discount, up to HK\$15,000.

### Incentive II :

#### Family Referral Discount

Referees would be entitled to HK\$500 Family Referral Discount on their policy if they refer their immediate family members\*(referrals#) who have successfully applied for any eligible plans. The plans for both referees and referrals should have an annualized premium of basic plan not less than HK\$10,000 within the above Promotion Period and should be successfully issued on or before 7 July 2014.

\* Immediate family members refer to a person's parents, spouses, children, siblings, grandparents and grandchildren.

# Referral must be an immediate family member of the referee and has successfully applied for another eligible plan to become its policy owner or insured.

(須受有關係款及細則約束)  
(Subject to Rules & Regulations)



## 香港人壽三項鐵人賽2013 傷健共融 全城參與

### Hong Kong Life Triathlon Championships 2013 for social integration

「香港人壽三項鐵人賽2013」已於6月2日假沙田科學園創新路圓滿落幕。是次為香港人壽與香港三項鐵人總會第二屆合作，大會收到近千份報名表，約1,100名運動員參與其中。這屆繼續設有「傷健接力組」、「親子接力組」及「最佳造型接力組」三項接力賽事。

其中「傷健接力組」賽事獲得多個團體支持，參加人數非常踴躍，香港三項鐵人總會、香港盲人體育總會、匡智會、香港截肢者體育會、香港傷健協會及香港復康力量等團體合共組成36隊傷健配對隊伍參與賽事，各隊員合力完成游泳、單車及跑步三項挑戰，充分展現傷健共融精神。

大會很榮幸邀得人氣組合EO2、香港首席鐵人李致和、香港人壽董事及永亨銀行助理總經理伍華先生、香港人壽業務總監陳少鈺小姐、香港三項鐵人總會副會長陳傑斌先生、香港盲人體育總會代表、匡智會代表、香港截肢者體育會代表及香港傷健協會代表出席頒獎典禮。

推廣傷健共融是香港人壽一直以來的目標，透過贊助是次賽事，為傷殘人士提供一個平台發展所長，同時亦讓公眾了解他們努力的成果。另外，為實踐回饋社會的承諾，每收到一份報名表，香港人壽及香港三項鐵人總會便捐出港幣\$20予香港盲人體育總會，是次賽事合共籌得港幣\$20,000，以支持視障人士的體育發展。



presented a cheque to the representative of Hong Kong Blind Sports Federation and the visual impaired athlete.



fired the starter pistols for the Races.



In the Best Costume Relay, different teams dressed up in special themes.

HKL Triathlon Championships 2013 had been successfully held on 2 Jun 2013 at the Science Park, Chong San Road, Shatin. Over 1,000 enrollment forms were received and nearly 1,100 athletes had participated in the exciting races. This year, the special relay teams of Para, Family and Best Costume were launched again to add color to this meaningful event. Hong Kong Triathlon Association, Hong Kong Blind Sports Federation, Hong Chi Association, Hong Kong Amputees Sport Association, Hong Kong PHAB Association and Hong Kong Rehabilitation Power had constituted a total of 36 teams. All parties partnered with each other to embody social integration.

The prize presentation ceremony was brightened up with the presence of honorable guests. Following the ceremony, management of Hong Kong Life and Hong Kong Triathlon Association, together with other officiating guests were invited to fire the starter pistol for the last athletics, Para Relay Races.

Through this campaign, Hong Kong Life expected to provide a platform for the disabled to show the public their capability of accomplishing tough tasks. As a caring corporate citizen, Hong Kong Life and Hong Kong Triathlon Association committed HK\$20 for each enrollment form received, totaled up to HK\$20,000 to the Hong Kong Blind Sports Association to support the sports development for the visually-impaired.

香港人壽與匡智會合作推行「有愛同行展愛心系列2013」，透過不同形式的義工活動，太陽花義工隊成員與服務對象建立了一份深厚的友誼。



## 「藝術展現樂容融」 “Fun in Art Jamming”

2013年5月，天氣晴朗，一班充滿活力的智障人士懷著興奮心情，準備與新相識的香港人壽企業義工前往自助畫室享受 art jamming 的樂趣。

企業義工以一對一的形式照顧智障人士，整個活動氣氛融洽。從藝術創作的過程中，企業義工充分了解到智障人士的需要及能力，同時雙方亦學會互相欣賞和尊重，大家享受無窮樂趣。

香港人壽希望透過是次活動鼓勵智障人士建立對藝術的興趣，發揮創意、表達自我，同時亦能加強企業義工與服務對象之間的合作和溝通，展現社會共融。

On a sunny day in May 2013, a group of intellectually disabled were excited to meet Corporate Volunteers of Hong Kong Life for an art jamming activity.

A harmonious ambience filled the air as the Corporate Volunteers took good care of the disabled throughout the whole art jamming activity. After this event, both Corporate Volunteers and the disabled got to know each other better and mutual respect and appreciation were built.

Hong Kong Life expected to arouse the interest and creativity of the disabled and at the same time enhance social integration with the target group.



## 「天際100樂悠悠」 “Love Tour for the Elderly – Sky100”

2013年7月，陽光充沛，企業義工及智障人士懷著興奮心情，參與是次服務長者活動。

當天早上，企業義工及智障人士到中華基督教禮賢會王少清頤養院，接送長者到附近的酒樓吃點心。午飯過後，大伙兒登上旅遊巴士，出發到天際100觀景臺。大家分成不同組別觀光，企業義工詳細地向長者介紹香港有特色的景點，智障人士亦不忘向長者送上關懷。

最後，大伙兒返回頤養院，香港人壽特別準備了一些貼心禮物，讓企業義工派發給頤養院的長者們，活動在一片歡樂溫馨的氣氛中圓滿結束。

透過此活動，智障人士在企業義工適當的指導下能一起投身義務工作，回饋社會，同時亦讓一班行動不便的長者有機會走出社區。

On a sunny Saturday in July 2013, Corporate Volunteers and intellectually disabled were eager to participate in this charity event for the elderly.

All participants headed to Sky100 Observatory Deck for sightseeing after enjoying dim sum in a Chinese restaurant. During the visit, volunteers introduced famous tourist spots to the elderly. The event was overwhelmed by love and happiness after the Corporate Volunteers had distributed a warm gift pack to the elderly.

In this event, we learnt that under suitable guidance, the intellectually disabled were also able to take up voluntary work and bring value to the society.





Hong Kong Life has partnered with Hong Chi Association in carrying out the “Love, Serve & Care Volunteering Series 2013”. Members from Hong Kong Life Gerbera Volunteers Team and Hong Chi Association had developed a deep and lasting friendship throughout the various charity events.

義工隊



### 「耆樂無窮香江遊」 “Love Tour for the Elderly – Tai O”

2013年9月，企業義工與智障人士與頤養院的長者們預祝中秋節。在企業義工的協助下，智障人士亦可擔任義工，為長者們帶來一個難忘的漁村體驗。

In Sep 2013, Corporate Volunteers and the intellectually disabled celebrated the Mid-Autumn Festival with a group of senior citizen by visiting Tai O. Under the help of the Corporate Volunteers, the intellectually disabled demonstrated their capability to take care of the elderly.

活動當日，陽光充沛，長者懷著興奮心情，出發前往大澳漁村觀光。抵達大澳後，大家率先到大澳馳名的海鮮酒家吃午飯，品嚐多道特色小菜，長者們都大快朵頤。

Upon arrival, all participants went straight to enjoy traditional Tai O cuisine, then they went to see the built heritage and dilapidated stilt houses in this famous fishing village.

飯後，大家到訪吉慶街及新基大橋，亦參觀了極具歷史價值的棚屋，感受大澳濃厚的水鄉風情。其中一位現居於頤養院的96歲不良於行的婆婆，是土生土長的大澳原居民，在企業義工的協助下，婆婆終於可以回到昔日舊居，其間她更喜極而泣，令活動更添溫馨。

A 96 years lady who was formerly a local Tai O resident bursted into tears when she visited her old home and neighborhood, an atmosphere of touch filled up the whole event.



### 「聖誕樂滿燈飾遊」 “Christmas Party on the Bus”

2013年12月，企業義工和一班輕、中度智障人士預祝聖誕節，並於嚴寒的冬天為他們送上溫暖。

In Dec 2013, Corporate Volunteers celebrated Christmas with the intellectually disabled.

參加者齊集於旺角的韓國料理餐廳享用晚餐，企業義工耐心地教導智障人士如何分辨生熟食物及指導他們燒烤。晚飯後，大伙兒收拾行裝，準備登上開蓬觀光巴士，展開是次聖誕慶祝活動。

At first, all participants enjoyed a delicious Korean dinner before getting on the open top sightseeing bus to start their Christmas journey.

當日巴士穿梭香港各著名景點，企業義工及智障人士一邊傾談，一邊觀賞沿岸燈飾及夜景，感受香港動感之都的魅力。香港人壽期望透過此活動令智障人士多接觸社區，讓他們提前感受濃厚的節日氣氛。

The bus ran through famous spots in Hong Kong. Corporate Volunteers and the intellectually disabled chatted away. At the same time, they also watched Christmas lighting and experience the charm of the City of Life. Hong Kong Life hoped the intellectually disabled could connect with the community and experience the joy of Christmas.



### 香港人壽榮獲

#### 「第三屆香港傑出企業公民獎」- 企業組別優異獎

香港人壽於2013年榮獲香港生產力促進局及公民教育委員會頒發「第三屆香港傑出企業公民獎—企業組別優異獎」的殊榮，標誌著香港人壽履行社會責任的貢獻和成就得到社會肯定。

### Hong Kong Life honoured with “The 3rd HK Outstanding Corporate Citizenship Merit Award”

In year 2013, Hong Kong Life was awarded “The 3rd HK Outstanding Corporate Citizenship Merit Award” presented by The Hong Kong Productivity Council and Committee on the Promotion of Civic Education. The award symbolized public recognition of Hong Kong Life's contribution and achievement on social responsibility.



香港人壽管理層及香港人壽董事暨永隆保險總經理陳自然先生（中）接受獎狀。  
Hong Kong Life management & Mr James Chan (middle), Director of Hong Kong Life & General Manager of Wing Lung Insurance accepted the Award.

香港人壽一向熱心公益，多年來以行動回饋社會，並連續9年獲香港社會服務聯會頒發「商界展關懷」標誌，我們很榮幸獲得多間社福機構提名，包括匡智會、香港盲人體育總會及香港社區組織協會。

香港人壽亦先後實施多項辦公室環保措施，並已連續四年獲得「香港環保卓越計劃」減廢標誌中最高之卓越級別。

另外，香港人壽又積極響應公益金舉辦的活動，去年合共為公益金籌得逾港幣兩萬元善款。

Hong Kong Life always devoted herself to social welfare and has put much effort in contributing to the community. Awarded “Caring Company” logo presented by The Hong Kong Council of Social Service for the 9<sup>th</sup> consecutive years, Hong Kong Life is honoured to be nominated by different NGOs including Hong Chi Association, Hong Kong Blind Sports Federation and Society for Community Organization.

Hong Kong Life has carried out various office environmental protection measures and was awarded the “Wastewi\$e Label” (Class of Excellence) for the 4<sup>th</sup> consecutive year.

Moreover, Hong Kong Life has also participated in public activities of The Community Chest, in which over twenty thousand Hong Kong dollars charity fund in total were raised last year.



## 健康小貼士 Health Tips

闌尾，俗稱盲腸，位於右下腹位置，是小腸與大腸的接口處、人體內容易發炎的器官。

### 什麼是盲腸炎？

盲腸炎是闌尾位置受到阻塞而腫脹發炎，通常為急性，其成因未明，是常見而且難於診斷的疾病，若不及時處理，可引致腹膜炎及休克而致命。

### 病徵是什麼？

典型盲腸炎患者起初會感到上腹中央疼痛，通常都會誤以為胃痛，但後來痛楚會移至右下腹，而且不斷加劇。

### 如何診斷？

盲腸炎的診斷非常困難，特別對女性患者而言，因為盲腸炎引致的疼痛很容易與胃痛或其他婦科問題混淆，驗血、照超聲波、磁力共振及女性驗孕都可幫助排除其他疾病或女性懷孕的可能性，而當中以磁力共振最有效診斷盲腸炎，但難使用於過瘦或兒童患者。

### 誰是高危患者？

盲腸炎患者年齡層廣泛，不過嚴重患者通常為11歲以下之兒童或70歲以上的長者，死亡率達百分之0.2。

### 如何治療？

除了進行盲腸切除手術將整段盲腸切除外，沒有其他治療方法。病人一般須要留院4至6日。

### 如何預防？

由於成因未明，故沒有預防盲腸炎的方法；而坊間指吃飽後立即運動會引致盲腸的說法並無科學根據。

The appendix is situated near the bottom right abdomen where small intestine and large intestine meet, it can be easily inflamed.

### What is appendicitis?

Appendicitis is the obstruction of the appendix lumen, causing inflammation and swelling. It is usually a medical emergency. The cause of appendicitis is unknown. Though appendicitis is common, it is difficult to be diagnosed. If untreated, it will cause life-threatening peritonitis and shock.

### What are the symptoms?

Patients of typical appendicitis will first feel pain at the middle abdomen, usually regarded it as stomachache, then the pain will move to bottom right abdomen with increasing pattern.

### How to diagnose?

Appendicitis is difficult to be diagnosed, especially for female whose pain will be easily misdiagnosed as stomachache or other gynecological problems, elevation of white blood cells, ultrasound, CT scanning and pregnancy test can help eliminate the possibilities of other diseases or pregnancy. Among all of them, CT scan is the most effective way of diagnosing appendicitis, but it is difficult to apply to very thin patients and children.

### Who are at high risk?

The age range of appendicitis patients are broad. Yet, children under 11 or elderly above 70 will usually suffer more severely, and the mortality rate is 0.2%.

### What are the treatments?

Removal of the inflamed appendix by surgery is the only way to cure the disease. Patients normally need 4 to 6 days of hospital stay.

### Is there any prevention for appendicitis?

Since the cause of appendicitis is still unknown, there is no preventive measure we can take. The saying of appendicitis caused by doing exercise immediately after eating has no scientific proof.

**盲腸炎**  
Appendicitis



## 買3件 減 HK\$15

憑券惠顧 Twelve Cupcakes，購買任何3件，即減 HK\$15。

## Less HK\$15 upon purchase of 3pcs

Present the coupon to enjoy less HK\$15 upon purchase of 3pcs of Twelve Cupcakes



### 使用細則:

- 優惠日期至 **2014年8月31日**
- 只適用於 Twelve Cupcakes 香港分店
- 不適用於送貨服務、預訂及購買禮券
- 此券不能與其他優惠券或推廣優惠同時使用，不能兌換現金、現金券或其他產品
- 此券如損毀或過期即作廢，影印本無效
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- 如有任何爭議，Twelve Cupcakes 擁有最終決定權
- 香港人壽並非此產品或服務之供應商，故不會承擔任何相關責任

### Terms and Conditions:

- Valid date: **31 Aug 2014**
- Only valid at Twelve Cupcakes Hong Kong Outlets
- Not valid for delivery, pre-order & voucher purchase
- This coupon cannot be used in conjunction with other coupon & promotion offer, and cannot exchange for cash, cash voucher & other products
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- This coupon will be returned upon redemption
- In case of any dispute, the decision of Twelve Cupcakes Hong Kong shall be final
- Hong Kong Life is not the supplier of this product or service, and will not accept any liability in relation thereto

憑此優惠券購買嬌滴滴老婆餅，可享7折優惠。  
This coupon entitles you to enjoy 30% off on Cutie Wife Cake items.



### 使用細則:

- 優惠券有效期至 **2014年7月15日**
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- 此優惠不可兌換現金或與其他折扣優惠同時使用
- 優惠券只可使用一次
- 產品數量有限，售完即止
- 如有任何爭議，香港榮華餅家保留最終決定權
- 香港榮華餅家客戶服務熱線：2477 9947
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### Terms and Conditions:

- This coupon is valid until **15 July 2014**
- This offer is available at all outlets of Hong Kong Wing Wah Cake Shop (except Hong Kong International Airport and other temporary sales channels)
- Present this coupon at the time before purchasing goods
- This coupon has no cash value and cannot be redeemed for cash and cannot be used with other offer
- Each coupon can only be used once
- Offer good while stocks last
- In case of any dispute, the decision of Hong Kong Wing Wah Cake Shop shall be final
- Hong Kong Wing Wah Cake Shop Hotline: 2477 9947
- Hong Kong Life is not the supplier of this product or service, and will not accept any liability in relation thereto



於購買大杯裝時  
可作 **HK\$4** 現金使用

**HK\$4** Discount  
when purchasing Large Cup



### 使用細則:

- CRUMBS 保留最終之使用決定權
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- 此優惠只適用於銅鑼灣及屯門分店(如店舖搬遷，將再另行通知)
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### Terms and Conditions:

- CRUMBS reserves the rights to make any changes(selling price, shop location etc) of this coupon without prior notice
- This coupon cannot be used in conjunction with any other promotion offers
- This coupon must be redeemed in full and only original copy will be accepted
- This coupon can be redeemed on **10 Mar 2014 - 9 Jul 2014**
- This coupon can be use in Causeway Bay and Tuen Mun branches only
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憑此優惠券參加【營養減肥計劃】可獲**85折**優惠，並可  
免費享用價值HK\$180之『綜合體重及健康分析』乙次。

米施洛 • MSL Present the coupon to enjoy **15%** offer for joining MSL  
「Weight Reduction Plan」and **Free** to join MSL **「Health & Weight Assessment」**(Valued at HK\$180).

『綜合體重及健康分析』包括：  
理想體重指標、腰臀比例、新陳代謝率、脂肪比率、肌肉量、總水份、血壓、量度身高、體重、骨架、尿酸及尿蛋白測試。  
"Health & Weight Assessment" includes the following measurements:  
Body mass index, Waist-to-hip ratio, Metabolic rate, Body fat, Muscle mass, Total body water, Blood pressure, Weight, Height, Frame size, Urine glucose and Protein test.

[www.mslhk.com](http://www.mslhk.com)

### 使用細則:

- 優惠券有效期至 **2014年8月31日**
- 請先致電預約
- 每人只可享用優惠一次及必須同時使用
- 需出示此優惠券正本
- 優惠不可與其他優惠同時使用
- 如有任何爭議，(米施洛) 保留最終決定權
- 香港人壽並非此產品或服務之供應商，故不會承擔任何相關責任

### Terms and Conditions:

- This coupon is valid until **31 Aug 2014**
- Advanced reservation is required
- Offers must be used simultaneously and can be used once only
- Clients are required to present the original coupon
- Offer cannot be used in conjunction with other offers
- MSL reserves the final decision in case of any disputes
- Hong Kong Life is not the supplier of this product or service, and will not accept any liability in relation thereto

預約電話 Reservation Hotline

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中環 Central: 2526 0888

旺角 Mong Kok: 2384 1113

沙田 Shatin: 2607 2298

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元朗 Yuen Long: 2478 8884

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