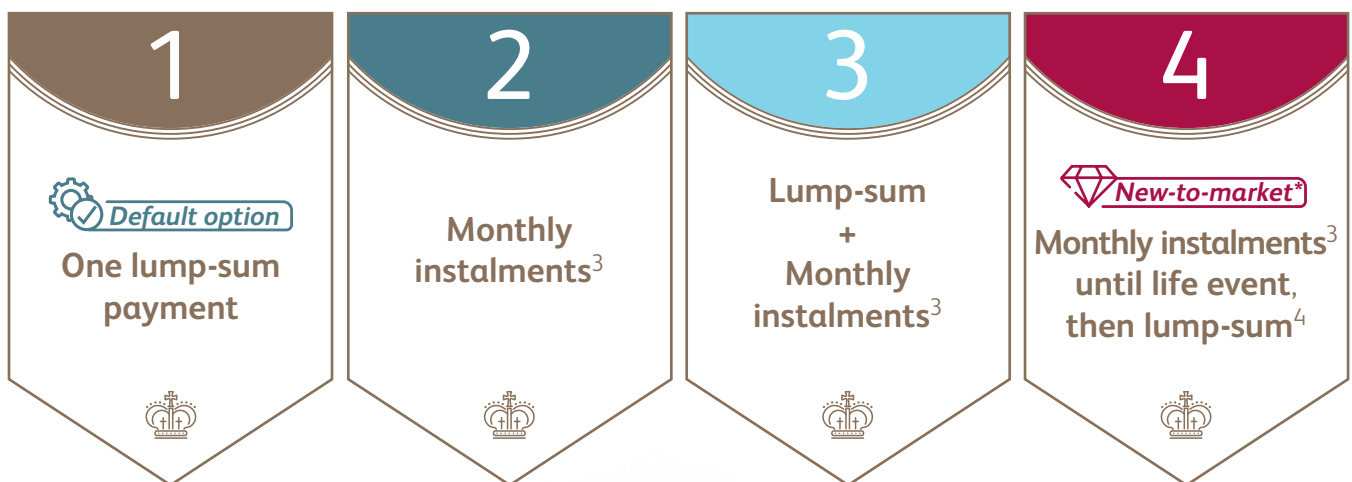


Death Benefit Settlement Options for Prime Eternity

Life is full of uncertainties, so planning ahead is crucial. We understand that you want to be able to tailor different legacy planning solutions to financially protect your loved ones according to their needs in the event of the worst happening to you. That's why we offer flexible and tailored ways for paying out the death benefit.

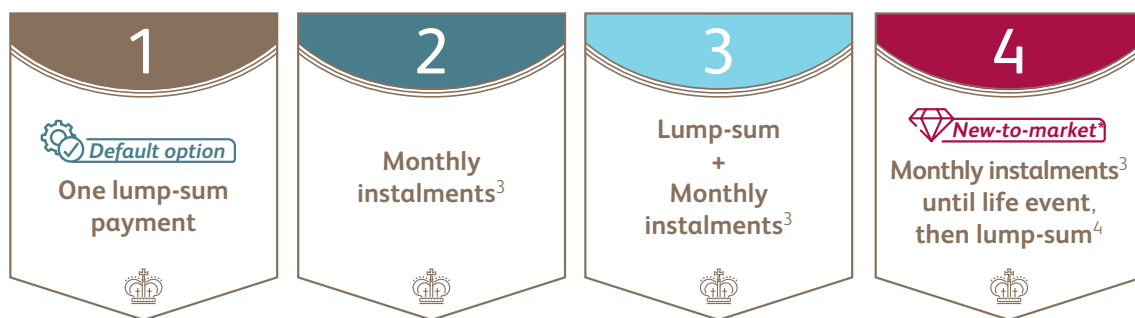
Prudential's Prime Eternity provides 4 different Death Benefit Settlement Options¹ so you can choose, during the life assured's lifetime, how you would like us to pay the death benefit to your beneficiary².

Your options



³*We base our statements about the option of our plan being "new-to-market" on our understanding and interpretation of current market information, by comparing with other publicly available life and savings plans providing lump sum benefits issued by major Hong Kong life insurance companies for individual customers as at 24 July 2024.

Your options



<p>How does it work?</p>	<p>Pay all death benefit amount in a lump sum</p>	<p>You can choose to settle the death benefit amount by monthly instalments and pay it over 10, 20, 30, or 40 years</p>	<p>You can choose a specified % of the death benefit for us to pay in a lump sum first, we will then pay the remaining amount by monthly instalments over 10, 20, 30, or 40 years according to your choice</p>	<p>You can choose to settle the death benefit in monthly instalments over 10, 20, 30, or 40 years until your sole beneficiary:</p> <ul style="list-style-type: none"> reaches a certain age (you can choose any age between 18 – 65); or gets married; or gives birth (beneficiary or their spouse); or graduates from university; or receives a cancer, heart attack or stroke diagnosis, <p>when the first of these happens after the death of the life assured, the remaining monthly instalments will be paid in a lump sum</p>
<p>What happens to your remaining death benefit?</p>	<p>Not applicable</p>	<p>The remaining amount⁵ will be left with us to earn a non-guaranteed interest; we will pay all the accumulated interest (if any)⁶ together with the last instalment</p>		
<p>What are the benefits?</p>	<ul style="list-style-type: none"> Provide immediate emergency cash No need to claim probate 	<ul style="list-style-type: none"> Provide a guaranteed fixed amount over a period of time No need to claim probate 	<ul style="list-style-type: none"> Provide immediate emergency cash Provide a guaranteed fixed amount over a period of time No need to claim probate 	<ul style="list-style-type: none"> Provide a guaranteed fixed amount over a period of time Lump sum amount to show your love and caring to the beneficiary when they reach key life events Decide how the death benefit will be paid to your beneficiary to ensure they receive appropriate and considerate support No need to claim probate
<p>Who is this option fit for?</p>	<p>For the beneficiary who needs a lump-sum of emergency cash right away. E.g. to settle funeral expenses</p>	<p>For the beneficiary, who may be too young, inexperienced, or unable to manage money, such as a child or elderly parent who needs long-term, regular financial support</p>	<p>For the beneficiary, such as your spouse, who needs both a lump-sum of emergency cash and extra long-term, regular financial support</p>	<p>For a beneficiary who needs a regular income for living expense plus a lump sum payment to commemorate or assist with a significant life event</p>

* We base our statements about the option of our plan being “new-to-market” on our understanding and interpretation of current market information, by comparing with other publicly available life and savings plans providing lump sum benefits issued by major Hong Kong life insurance companies for individual customers as at 24 July 2024.

One lump-sum payment

Policyholder & life assured:	Zoe, age 35
Family status:	Single, lives with her parents
Death benefit:	USD 500,000
Beneficiaries:	50% of the death benefit to her mother and father respectively
Death Benefit Settlement Option:	In a lump sum



What Zoe needs



Provide financial support to her parents



Cover her funeral arrangements



Assist with her family's outstanding mortgage and liabilities



Death benefit:
USD 500,000



Mother receives:
USD 250,000



Father receives:
USD 250,000



Option
2

Monthly instalments

Policyholder & life assured:	Alvin, age 50
Family status:	<ul style="list-style-type: none"> • Fanny, his spouse, a housewife • Edan, his 22-year-old son
Death benefit:	USD 500,000
Beneficiary:	100% of the death benefit to Fanny
Death Benefit Settlement Option:	By monthly instalments over 10 years



What Alvin needs



A monthly fixed amount to support his family's living



Ensure financial stability for Fanny and Edan until he becomes self-sufficient



Fanny receives **USD 4,167 per month** over **10 years**. The remaining amount⁵ will **earn interest** and we will pay the accumulated interest in the last instalment.



1st

7th

8th → Years



She unfortunately passes away after receiving 7 years of monthly instalments.



The remaining death benefit⁵ of **USD 150,000**, together with the interest earned, **USD 23,854⁷**, will form Fanny's estate. If Fanny has not set up a will, the estate will be distributed according to the Intestates' Estates Ordinance in Hong Kong or the relevant provisions under Macau law.

Option
3

Lump-sum payment first + Monthly instalments

Policyholder & life assured:	Charles, age 38
Family status:	<ul style="list-style-type: none"> • Winnie, his spouse • Ivy, his 1-year-old daughter
Death benefit:	USD 1,000,000
Beneficiary:	100% of the death benefit to Ivy
Death Benefit Settlement Option:	Pay 25% ⁸ of the death benefit in a lump sum and the remaining amount by monthly instalments over 20 years



What Charles needs



Flexibility in managing the death benefit payout to provide –



a lump-sum payment as emergency cash



a fixed amount to sustain Ivy's financial well-being over the long term

Charles passes away when Ivy is 19 years old. She receives a **lump sum** of **USD 250,000** (25%⁸ of the death benefit).



1st

We will pay the **accumulated interest** of **USD 86,097⁹** together with the last instalment.



20th

Years



We will pay her the remaining amount⁵ through **monthly instalments for 20 years**. She receives **USD 3,125** as a **monthly instalment for 20 years**. The remaining amount⁵ will **earn interest**, and we will pay the accumulated interest in the last instalment.

Monthly instalments first + lump-sum when the beneficiary reaches certain life event

Policyholder & life assured:	David, age 50
Family status:	<ul style="list-style-type: none"> • Amy, his spouse • Joe, his 20-year-old son
Death benefit:	USD 2,000,000
Beneficiary:	100% of the death benefit to Joe
Death Benefit Settlement Option:	Pay monthly instalments over 20 years first, and then once Joe's wife has their first baby, he will receive the remaining amount in a lump sum.



What David needs



Sustains Joe's living standard with a guaranteed fixed amount over a period of time



Pass the whole legacy to Joe at one go as a gift once he has a baby



David passes away when Joe is 35 years old. Joe receives **USD 8,333 per month** over **20 years**.



1st

6th

Years



5 years later, Joe's son is born. He can get the remaining amount⁵ of **USD 1,500,000 in one go**. We will pay the **accumulated interest** of **USD 90,006¹⁰** together with the last instalment.



Monthly instalments first + lump-sum when the beneficiary reaches certain age

Policyholder & life assured:	Stephanie, age 39
Family status:	<ul style="list-style-type: none"> • Kevin, her spouse • Jamie, her 5-year-old daughter
Death benefit:	USD 1,500,000
Beneficiary:	100% of the death benefit to Jamie
Death Benefit Settlement Option:	Pay monthly instalments over 40 years first, and then pay the remaining amount in a lump sum once Jamie reaches 35 years old.



What Stephanie needs



Sustain her daughter's financial well-being over the long term



Ensure her daughter is mature enough to manage the legacy



Stephanie passes away when Jamie is 20 years old. Jamie receives **USD 3,125 per month** over **40 years**.



15 years later, Jamie reaches 35 years old. She can get the remaining amount⁵ of **USD 937,500 in one go**. We will pay the **accumulated interest** of **USD 198,536¹¹** together with the last instalment.

Remarks:

The above examples and all the figures mentioned here are for illustration purposes only. Ages mentioned throughout these examples refer to “age next birthday [“ANB”]”. Unless otherwise specified, we have rounded the figures to the nearest whole number for easy reference.

1. There is more information related to the restrictions applicable to the Death Benefit Settlement Options on the application form. We may change the administrative rules for these options from time to time.
2. The policyholder determines the options, and the beneficiary cannot make any changes to the options or the way we pay the benefits at any time.
3. The minimum total death benefit amount payable by monthly instalments we determine is USD 50,000. We may determine the minimum total death benefit amount from time to time.
4. You may choose this Death Benefit Settlement Option starting from the 1st policy anniversary when your policy only has 1 designated beneficiary.
5. The remaining balance of the death benefit will not participate in our With-profits Fund and Shareholder-backed Participating Fund, thus will not benefit from their profits.
6. Interest rates are non-guaranteed and we may change it from time to time. The current interest rate is 1% p.a..
7. The current interest rate is 1% p.a. (interest rate is non-guaranteed and we may change it from time to time). Assuming the interest rate is 0.5% p.a., the accrued interest will amount to USD 11,684. Assuming the interest rate is 0.25% p.a., the accrued interest will amount to USD 5,783.
8. You can decide the percentage of the initial death benefit settlement, the percentage must be an integer no less than 5%.
9. The current interest rate is 1% p.a. (interest rate is non-guaranteed and we may change it from time to time). Assuming the interest rate is 0.5% p.a., the accrued interest will amount to USD 40,252. Assuming the interest rate is 0.25% p.a., the accrued interest will amount to USD 19,465.
10. The current interest rate is 1% p.a. (interest rate is non-guaranteed and we may change it from time to time). Assuming the interest rate is 0.5% p.a., the accrued interest will amount to USD 44,424. Assuming the interest rate is 0.25% p.a., the accrued interest will amount to USD 22,069.
11. The current interest rate is 1% p.a. (interest rate is non-guaranteed and we may change it from time to time). Assuming the interest rate is 0.5% p.a., the accrued interest will amount to USD 95,296. Assuming the interest rate is 0.25% p.a., the accrued interest will amount to USD 46,693.

Contact your consultant or call our Customer Service Hotline

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Notes

The above information is for reference only and not to be used as a basis of decision making. Your decision should be based on your actual situation or needs.

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