



PRUDENTIAL
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Listening. Understanding. Delivering.

Prudential Entrust Multi-Currency Plan

Unlock unlimited global opportunities for your children

Your love and support are the greatest ways to help your children to thrive. By laying secure financial foundations now, you can unleash their fullest potential and enable them to be all they can be.

Prudential Entrust Multi-Currency Plan puts you in control of your financial planning, empowering you to support your children as they explore the world and dream their biggest dreams.



Build wealth today to safeguard your family's tomorrow



Potential high returns

Grow your wealth through a **guaranteed cash value**, non-guaranteed **Reversionary Bonus** and **Terminal Bonus**



Currency Change Option

Change your currency **flexibly** between **USD, HKD, RMB, AUD, CAD** or **GBP** to support your children studying or living abroad



Support your family at every stage and create a financial safety net



New-to-market

FlexIncome Option

Set up **annual** or **monthly income payments** of **fixed** or **increasing amounts** to fund your children's education or your retirement



Wealth-Split Option

Create **tailored legacy plans** for **each split policy**, along with **different currencies** and/or **income payments**



Academic Success Award

Earn up to **USD 2,500** for your children's **academic achievements** in exams such as the **HKDSE** or secondary graduation exam in Macau, **IBDP** and Mainland **Gaokao** or their admission to any of the world's top 10 universities

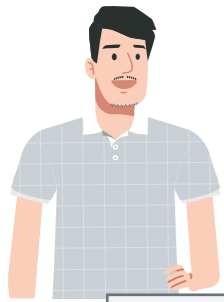


Change of life assured, succeeding owner & contingent life assured

Change who the plan covers (the "life assured") as you wish, or **appoint** family members to **take over the policy** and/or **become the new life assured** in case the worst happens, ensuring your **policy continues** through the generations

You can find more details about the product features and risk disclosures in the product brochure.

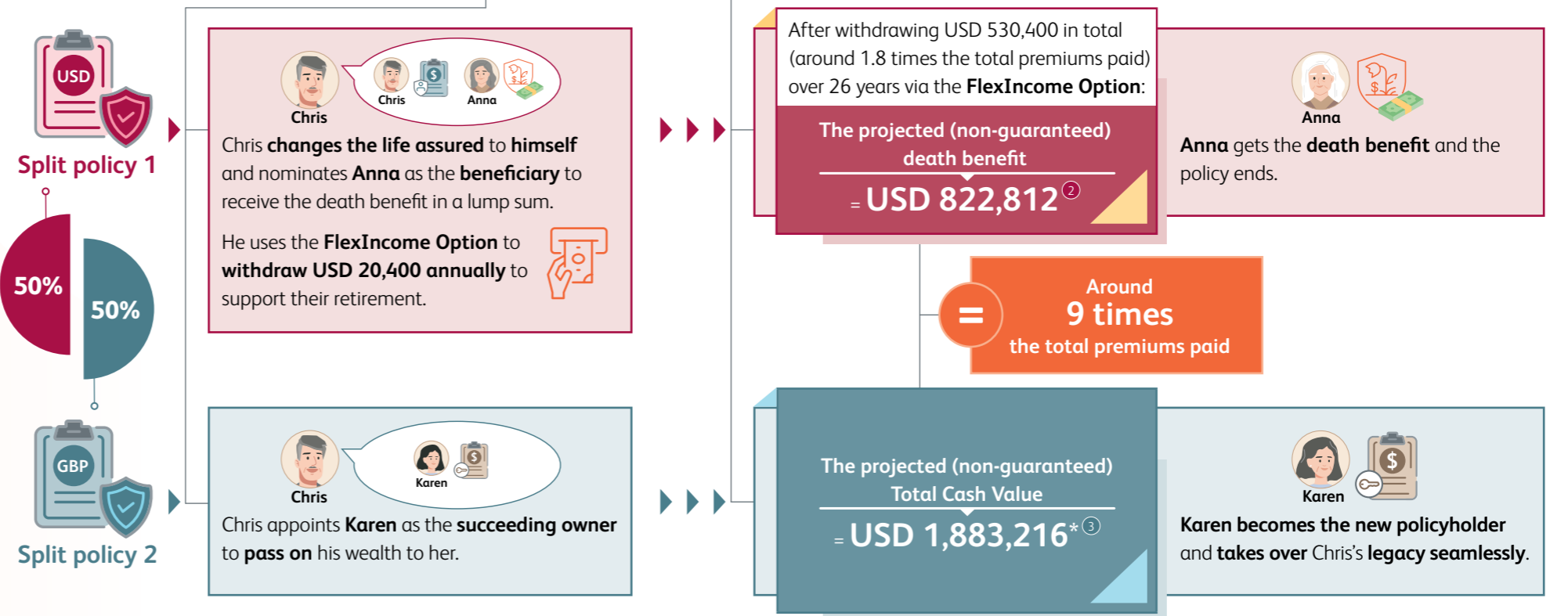
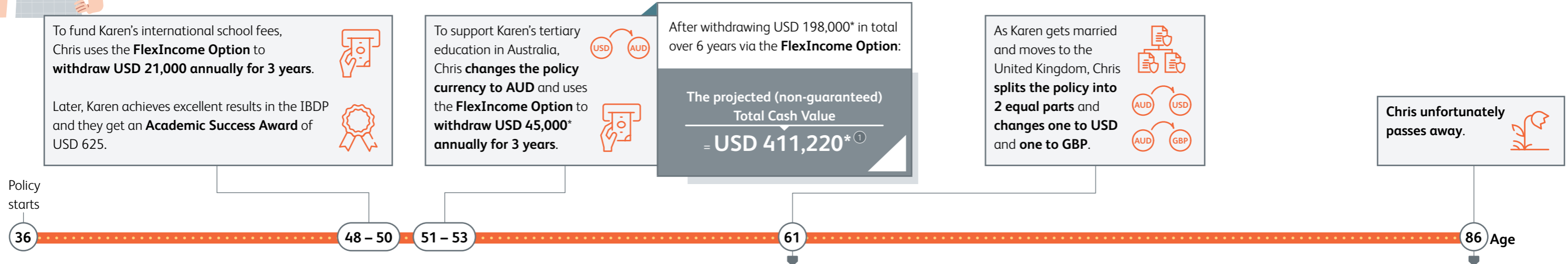
Access your accumulated wealth easily to support your family



Chris is married to Anna, and they have a 2-year-old daughter, Karen. He takes out this plan to:

- Support Karen's education and future life wherever she is in the world
- Create a retirement income for himself and Anna
- Pass on his legacy seamlessly to Karen

Policy details
Policyholder: Chris
Life assured: Karen
Premium term: 5 years
Annual premium: USD 60,000
Total premiums: USD 300,000



Breakdown of ¹ ² ³:

USD	Guaranteed cash value	Non-guaranteed Reversionary Bonus	Non-guaranteed Terminal Bonus
¹	= 214,399*	+ 0 (fully withdrawn)	+ 196,822* (cash value)
²	= 46,794	+ 0 (fully withdrawn)	+ 776,018 (face value)
³	= 151,109*	+ 58,173* (cash value)	+ 1,673,934* (cash value)

*The figures are converted to USD for ease of reference, assuming the exchange rates are USD 1 to AUD 1.58 and USD 1 to GBP 0.79.

Remarks:

1. 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 multi-currency savings plans issued by major Hong Kong and Macau life insurance companies for individual customers as at 6 January 2025.
2. The non-guaranteed bonuses are estimated based on our current bonus scale in light of the current assumed investment return. This example and all the figures mentioned here are for illustration only, and are not an indicator of future performance. Actual returns may be higher or lower subject to investment performance.
3. Your policy will still be exposed to currency risk after exercising the Currency Change Option. For details, please refer to the “More about the plan” section in the product brochure.
4. The above calculations assume no other withdrawals except the amount stated in the example, no policy loan is made, and all the other options not stated in the above example are not exercised while the policy is in effect. The figures in the above case may differ slightly from the actual amounts due to rounding differences.
5. Applications for exercising the above-mentioned benefits or options, or changing the life assured or policyholder, are subject to our approval and may affect the plan’s other benefits or options. For details, please refer to the product brochure.
6. We invest in various types of assets to back your policy returns, including equity-type securities and fixed-income securities. For this plan, we will allocate a considerable portion of our investments to equity-type securities. Returns from equity-type securities are generally more volatile than fixed-income securities. You should note the investment mix of this plan stated in the product brochure.
7. If you exercise the FlexIncome Option, we will withdraw the policy values in a designated sequence. This will reduce the future value and may reduce the notional amount (a “partial surrender”) of your policy. For details, please refer to the “FlexIncome Option” in the “More about the plan” section in the product brochure.



Click [here](#) or scan the QR code for more information on **Prudential Entrust Multi-Currency Plan**.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at Hong Kong (852) 2281 1333 or Macau (853) 8293 0833 for more details.

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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Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

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