


Crafting a “Legacy of Love” with Prime Eternity

How can you benefit from it?

Create a lasting expression of your love with **Prime Eternity**. This **whole-life** savings and insurance plan not only helps you **grow** and **sustain** your **wealth** but also provides a **meaningful way to pass on your care and financial legacy according to your wishes, to future generations**. Even if the worst happens, the  **New-to-market**¹ **Death Benefit Settlement Option** allows you to **tailor-made an assured protection** for your loved ones.

Passing your love across generations

Grow your wealth seamlessly



Succeeding owner²

- Choose a **family member** as the succeeding owner to **take over the policy seamlessly** if you unfortunately pass away
- You can **change** the succeeding owner for an **unlimited time**



Contingent life assured²

- Choose a **family member** as the contingent life assured to ensure **your policy lasts** if the existing life assured passes away
- You can **change** the contingent life assured for an **unlimited time**



Change of life assured²

- You can **keep your wealth growing** as you pass it down **by changing the life assured as often as you need**



Incapacity Option³

- Ensure your family has the finances by designating your loved one to receive an **immediate lump-sum relief**, a **percentage of the plan's surrender value⁴ chosen by you**, if you become **mentally or physically incapacitated** due to any of the covered diseases. As long as the percentage you choose is **less than 100%**, your **remaining policy value will continue to grow**

Distribute your wealth flexibly



Wealth-Split Option²

- **Allocate** your **wealth** by **separating the policy** among your **family members as you wish**, keeping it **easily accessible** to all
- You can set up **different legacy planning arrangements** for each **split policy**



4 Death Benefit Settlement Options⁵

Choose the **best way to protect your family** if you unfortunately pass away:

- 1 Lump sum
- 2 Monthly instalments⁶
- 3 Lump-sum + Monthly instalments⁶

- 4  **New-to-market** Monthly instalments⁶ until life event⁷, then lump-sum⁸

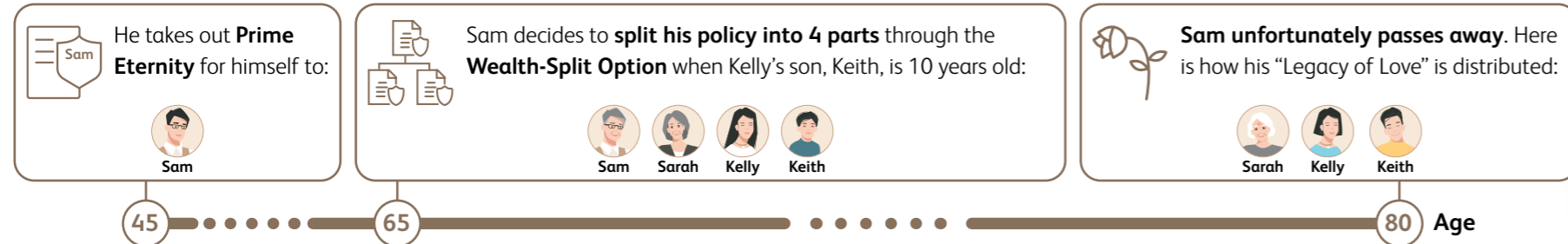
beneficiary can **advance remaining monthly instalments** in a **lump sum** at a certain **age** or **life event**, when the first of these happens after the death of the life assured

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

How to realise your “Legacy of Love” with Prime Eternity?

Case 1 – Grow your wealth seamlessly and distribute it flexibly to leave a lasting legacy

Sam is married to Sarah, and they have a 10-year-old daughter, Kelly.



- Grow his wealth steadily and keep it growing seamlessly across future generations
- Allocate his wealth flexibly according to his wishes
- Ensure his family is well taken care of if the worst happens
- Plan his family's legacy



	Policyholder	Life assured	Beneficiary	Result
Policy 1	Sam	Sam	<ul style="list-style-type: none"> • Sarah – 100% death benefit in a lump sum 	<ul style="list-style-type: none"> • Sarah gets 100% of the death benefit in a lump sum and the policy ends • This ensures his wife is well taken care of
Policy 2	Sam (He decides to transfer the policy ownership to Kelly)	Sam (After Kelly becomes the new policyholder, she changes the life assured to her husband, Benson)	<ul style="list-style-type: none"> • Kelly – 100% death benefit in a lump sum 	<ul style="list-style-type: none"> • The policy will not be affected as it has already been transferred to Kelly, who is the new policyholder • Kelly gets 100% of the death benefit in a lump sum when Benson passes away and the policy will then end
Policy 3	Sam	Sam	<p>New-to-market</p> <ul style="list-style-type: none"> • Keith – Pay 100% of the death benefit via monthly instalments over 20 years. If, within this time, Keith reaches age 35 or he has a key life event (when the first of these happens after Sam passes away), the remaining monthly instalments will be paid in a lump sum 	<ul style="list-style-type: none"> • Sam passes away when Keith is 25 years old. Keith gets the death benefit by monthly instalments over 20 years. When he reaches age 35 (assuming no other life events happen before Keith reaches age 35 after Sam passes away), the remaining monthly instalments will be paid to Keith in a lump sum • The policy ends
Policy 4	Sam (He appoints Kelly as the succeeding owner)	Sam (He appoints Keith as the contingent life assured)	<ul style="list-style-type: none"> • Sam didn't designate a beneficiary for this policy as he wants to pass it on to his future generations 	<ul style="list-style-type: none"> • Kelly becomes the new policyholder while Keith becomes the new life assured • She can name her family members i) as a succeeding owner, and/or ii) appoint a contingent life assured to ensure the wealth continues to pass down without interruption, even if the worst happens • She can either nominate her loved one as the beneficiary and choose 1 of the 4 Death Benefit Settlement Options, or appoint a contingent life assured • She can choose to i) withdraw all (the policy will then end) or part of the policy values, ii) exercise the Wealth-Split Option to allocate her wealth among her loved ones, or iii) make no change to the policy and continue to let it grow

Case 2 – Ensure financial liquidity with Incapacity Option while building your wealth

Age 68

Sam wants to ensure his family can receive financial assistance quickly if he suffers from a mental/physical incapacity illness, while still growing his wealth for future generations. He appoints Sarah to **file and receive a claim** under the **Incapacity Option**, designating 30% of the policy's surrender value as the amount payable.

Age 70

Sam is diagnosed with severe dementia, resulting in mental incapacity (1 of our covered diseases). Through the **Incapacity Option**, Sarah gets 30% of the surrender value and uses this money to take care of Sam while allowing the policy to continue growing. This process is a **simple, cost-free application** that requires **no legal processes**.



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 life and savings plans providing lump sum benefits issued by major Hong Kong life insurance companies for individual customers as at 24 July 2024.
2. You may appoint, change or remove the succeeding owner or contingent life assured; or change the life assured while the life assured is alive (or after the death of the current life assured when there is a contingent life assured) starting from the 1st policy anniversary. Exercising the Wealth-Split Option or changing the life assured or policyholder will affect some of the plan’s benefits or options. There is more information related to the requirements applicable to these options, appointment and change. You can find more details in the product brochure of **Prime Eternity**.
3. The appointment of a designated person for the Incapacity Option is an advanced policy instruction, and not an enduring power of attorney (“EPA”) or a guardianship/committee order/curator order under the Mental Health Ordinance (Cap. 136 of the laws of Hong Kong)/the Articles 122° to 139° (interdictions and disabilities) of the Macau Civil Code. The policy instruction does not appoint the designated person as your attorney or guardian/committee/curator. If you have an EPA over the policy or a guardian/committee/curator appointed, you must not appoint a designated person. Please refer to the product brochure of **Prime Eternity** for further details.
4. Surrender value before deducting any outstanding loans and interest.
5. 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. You can find more details in the product brochure of **Prime Eternity**.
6. 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.
7. Life events are i) reaches/has reached a certain age, ii) gets married, iii) gives birth (covering either your beneficiary or their spouse), iv) graduates from university, or v) receives a cancer, heart attack or stroke diagnosis.
8. You may choose this Death Benefit Settlement Option starting from the 1st policy anniversary when your policy only has 1 designated beneficiary.

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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