

Crafting a “Legacy of Love” with Prime Eternity

Listening. Understanding. Delivering.

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 allows you to **show appreciation** to your loved ones. **Prime Eternity** offers the **flexibility** to honour family members’ lasting care, while having the freedom to access your accumulated wealth when needed or if you unfortunately become **mentally** or **physically incapacitated** through **any of the covered diseases**. Moreover, you can **pass on** your love and **wealth according to your wishes**, creating a meaningful gift for family.

A gift of appreciation: Honouring those who matter most

Grow your wealth seamlessly



Succeeding owner¹

- 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**



Incapacity Option²

- 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 value³ 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**



Contingent life assured¹

- 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 assured¹

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

Distribute your wealth flexibly



Wealth-Split Option¹

- **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**



Kindness Giving option⁴

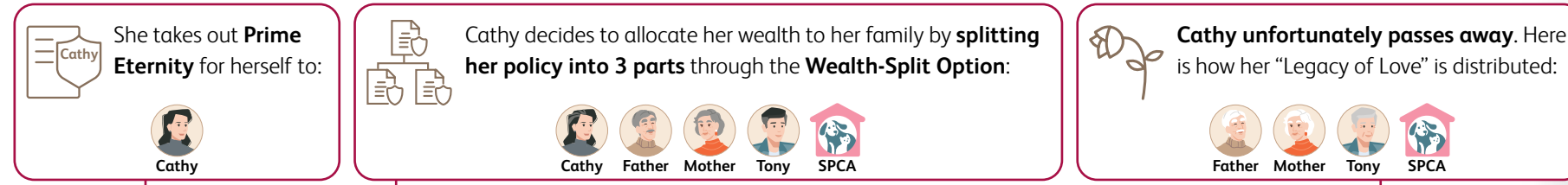
- Nominate charities as beneficiaries and designate a percentage of the death benefit you wish to donate. We will **add an additional 1%** of that amount to **support your love**

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 create a flexible financial future

Cathy is a single, career-oriented woman who is also a cat lover. She has a family including her parents, her brother, Tony, and nephew, Henry.



- Grow her **wealth steadily** and **keep it growing seamlessly** for her to **access anytime**
- **Allocate her wealth flexibly** to recognise her family’s lasting care
- Ensure her family is well **taken care of** if the **worst happens**



	Policyholder	Life assured	Beneficiary	Result
Policy 1	Cathy	Cathy	Father 50% death benefit in a lump sum Mother 50% death benefit in a lump sum	Cathy’s father and mother get 50% each of the death benefit in a lump sum and the policy ends This ensures her parents are well taken care of
Policy 2	Cathy	Cathy	Tony – 90% death benefit in a lump sum The Hong Kong Society for the Prevention of Cruelty to Animals (SPCA) – 10% (a charitable institution recognised by us)	Tony gets 90% of the death benefit in a lump sum, he can use the money to pay for her funeral arrangement, leaving no financial burden to her family SPCA gets 10% of the death benefit as a gesture of her enduring love We pay additional 1% of this 10% to SPCA under Kindness Giving option to further support her love The policy ends
Policy 3	Cathy (She appoints Tony as the succeeding owner)	Cathy (She appoints Henry, Tony’s son , as the contingent life assured)	Cathy didn’t designate a beneficiary for this policy as she wants to pass it on to her family	Tony becomes the new policyholder while Henry becomes the new life assured Tony can name his 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 He can either nominate his loved one as the beneficiary or appoint a contingent life assured He can choose to i) withdraw all (the policy will then end) or part of the policy value , ii) exercise the Wealth-Split Option to allocate his wealth among his 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 60

Cathy wants to ensure her family can receive financial assistance quickly if she suffers from a mental/physical incapacity illness, while still growing her wealth for family. She appoints Tony to **file and receive a claim** under the **Incapacity Option**, designating 30% of the policy’s surrender value as the amount payable.

Age 65

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



Remarks:

1. 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**.
2. 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.
3. Surrender value before deducting any outstanding loans and interest.
4. Kindness Giving option is subject to a maximum aggregate payment of USD100,000 per policy, and shall be payable to a non-governmental organisation or charitable institution recognised by us.

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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