




## Enrol in Evergreen Wealth Multi-Currency Plan and enjoy up to 27% premium refund



From **1 to 30 June 2024**, when you successfully take out **Evergreen Wealth Multi-Currency Plan**<sup>1,2</sup> with the designated first year total annualised premium<sup>3</sup>, we will give you **up to 23% premium refund**<sup>4</sup> (the “Basic Offer”).

Based on your insurance needs, if you also take out any of our **Selected Critical Illness or Medical Insurance Plan(s)**<sup>5,6,7</sup> during the Promotion Period, we will give you **extra 4% premium refund** of the first year annualised premium (the “Extra Offer”) on **Evergreen Wealth Multi-Currency Plan**, giving you a **total of up to 27% premium refund**<sup>4</sup>.

Selected Savings Plan (AUD/CAD/GBP/HKD/RMB/USD plan)	Premium Term	First Year Total Annualised Premium <sup>3</sup> (USD)	Premium Refund of the First Year Annualised Premium <sup>4</sup>		
			Basic Offer	Extra Offer	Basic Offer + Extra Offer
<b>Evergreen Wealth Multi-Currency Plan</b> <sup>1,2</sup> 	5 years	Below 50,000	8%	<b>4%</b> (If enrol together with any <b>Selected Critical Illness or Medical Insurance Plan(s)</b> <sup>5,6,7</sup> )	12%
		50,000 – 99,999	13%		17%
		100,000 – 299,999	17%		21%
		300,000 – 499,999	19%		23%
		500,000 or above <sup>2</sup>	23%		27%

Contact your consultant or call our Customer Service Hotline

 (853) 8293 0833  [www.prudential.com.mo](http://www.prudential.com.mo)

## Remarks

- The 3-year premium term option for **Evergreen Wealth Multi-Currency Plan** is excluded from this promotion. For the applicable promotion (if any), please refer to separate flyer.
- This promotion is not applicable to the Selected Savings Plan (as defined in clause 4(i) of the relevant terms and conditions) with the first year annualised premium above USD 1,500,000 (or its equivalent).
- It means the sum of the first year annualised premium of all **Evergreen Wealth Multi-Currency Plan** (with a 5-year premium term and AUD, CAD, GBP, HKD, RMB or USD as the policy currency), in the name of the same individual policyholder, applied for during the promotion period and issued on or before 31 July 2024. We calculate the first year total annualised premium in USD. There are more details in clauses 11 and 12 of the relevant terms and conditions.
- The amount of the premium refund for the Eligible Plan (as defined in clause 4 of the relevant terms and conditions) will be credited to the premium deposit account of the eligible policy. For more details, please refer to clauses 5 and 6 of the relevant terms and conditions.
- Selected Critical Illness or Medical Insurance Plan(s) (if applicable) consist of critical illness plan(s) and medical plan(s) as follows:

Critical Illness Plan(s)	Medical Plan(s)
<b>PRUHealth Guardian Critical Illness Plan</b> <b>PRUHealth Baby Guardian Critical Illness Plan</b> <b>PRUHealth Critical Illness Extended Care III</b>	<b>PRUhealth medical plus</b> <b>PRUmed lifelong care plan</b>

- The sum of the first year total annualised premium of Critical Illness Plan(s) (if applicable) must be HKD 10,000 or above. We calculate the first year total annualised premium in HKD. For policies in other currencies, the exchange rate of HKD 7.8 to USD 1 will be applied to determine the HKD-equivalent first year total annualised premium. There are more details in clause 12 of the relevant terms and conditions.
- All Selected Critical Illness or Medical Insurance Plan(s) (if applicable), in the name of the same individual policyholder, applied for during the Promotion Period must have been issued on or before 31 August 2024.

Please refer to the relevant terms and conditions for more about the offer.

## Terms and Conditions

- This premium refund on **Evergreen Wealth Multi-Currency Plan** (with a 5-year premium term) (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we"). The Promotion period is from 1 to 30 June 2024, both dates inclusive (the "Promotion Period"). The Promotion consists of 2 offers – the "Basic Offer" and the "Extra Offer".
- The Promotion is applicable to the policies applied through the Agency channel of Prudential.
- The 3-year premium term option for **Evergreen Wealth Multi-Currency Plan** is excluded from this Promotion.
- In order to be eligible for the Premium Refund under the Promotion,
  - customers must have successfully applied for and submitted the completed application of the **Evergreen Wealth Multi-Currency Plan** (with a 5-year premium term and AUD, CAD, GBP, HKD, RMB or USD as the policy currency) (the "Selected Savings Plan") and any selected critical illness or medical insurance plan(s) (if applicable) listed in the table mentioned in remark 5 (the "Selected Critical Illness or Medical Insurance Plan(s)") of this flyer to us within the Promotion Period, in the name of the same individual policyholder;
  - the Selected Savings Plan must have been issued by us on or before 31 July 2024; the Selected Critical Illness or Medical Insurance Plan(s) (if applicable) must have been issued by us on or before 31 August 2024;
  - the first year annualised premium of each Selected Savings Plan must be equal to or less than USD 1,500,000 (or its equivalent);
  - the first year annualised premium of the Selected Savings Plan, or the sum of the first year annualised premium of all Selected Savings Plans in the name of the same individual policyholder (in the case of more than 1 Selected Savings Plan), applied for during the Promotion Period and issued on or before 31 July 2024 must meet the amount listed in the table on the 1<sup>st</sup> page of this flyer;
  - the sum of first year annualised premium of the Critical Illness Plan(s) (if applicable), in the name of the same individual policyholder, applied for during the Promotion Period and issued on or before 31 August 2024 must be HKD 10,000 or above;
  - the Selected Savings Plan and the Selected Critical Illness or Medical Insurance Plan(s) (if applicable) must remain in force when we apply the Premium Refund to the Selected Savings Plan; and
  - all the premiums must have been fully settled when due.

Each Selected Savings Plan will be eligible for the Premium Refund (each an "Eligible Plan") if the Selected Savings Plan and the Selected Critical Illness or Medical Insurance Plan(s) (if applicable) meet all applicable requirements as set out in clause 4. Otherwise, the Premium Refund will be forfeited.
- The amount of Premium Refund will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium Payment Mode	Date of Premium Refund		
	Basic Offer	Extra Offer	
		1 <sup>st</sup> batch (2% of the first year annualised premium)	2 <sup>nd</sup> batch (2% of the first year annualised premium)
Annual mode	On or before 28 February 2025	On or before 28 February 2026	On or before 28 February 2027
Semi-annual mode	On or before 31 August 2025	On or before 31 August 2026	On or before 31 August 2027
Quarterly mode			
Monthly mode			

The above premium payment mode means the premium payment mode at the time of policy issuance. PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due until the amount of Premium Refund is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

6. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premiums. The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will be qualified for the Premium Refund.
8. For any alterations of the Eligible Plan(s) and/or the Selected Critical Illness or Medical Insurance Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount, change of premium term, an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major or **PRU**med Major, if applicable, or a reduction in territorial scope of cover), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. Nevertheless, if the policyholder has more than one Eligible Plan, the remaining Eligible Plan(s) will still qualify for the Premium Refund, provided that the first year total annualised premium of such remaining Eligible Plan(s) under the same policyholder meets the amount listed in the table on the 1<sup>st</sup> page of this flyer. We will calculate the Premium Refund amount based on the relevant percentage of the first year total annualised premium listed in the same table (please refer to clauses 11 and 12 for calculation of the first year annualised premium). For any alterations of the Eligible Plan(s) and/or the Selected Critical Illness or Medical Insurance Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in notional amount, change of premium term, a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major or **PRU**med Major, if applicable, or an expansion in territorial scope of cover), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund, provided that the first year total annualised premium of the Eligible Plan(s) under the same policyholder meets the amount listed in the table on the 1<sup>st</sup> page of this flyer, and we will use the lowest first year annualised premium of such Eligible Plan(s) to calculate the Premium Refund amount. In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Savings Plan and/or the Selected Critical Illness or Medical Insurance Plan(s) (if applicable), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
9. The Promotion will not be offered to the Selected Savings Plan and/or the Selected Critical Illness or Medical Insurance Plan(s) (if applicable) applied for or in force on or before 31 May 2024, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
10. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium.
11. The first year total annualised premium is calculated in USD. For policies in other currencies, the exchange rate of AUD 1.3 to USD 1, CAD 1.2 to USD 1, GBP 0.65 to USD 1, RMB 6.5 to USD 1 or HKD 7.8 to USD 1 will be applied to determine the USD-equivalent first year total annualised premium.
12. If the premium of the Eligible Plan(s) is/are paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is/are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
13. **The Promotion can be used in conjunction with any other promotional offer unless otherwise specified.**
14. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
15. The Selected Savings Plan and the Selected Critical Illness or Medical Insurance Plan(s) are underwritten by Prudential Hong Kong Limited (Macau Branch) (as the case may be), and are subject to all the respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
16. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

## Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Macau only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Macau. Prudential does not offer or sell any insurance product in any jurisdictions outside Macau where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

This flyer is issued by Prudential Hong Kong Limited (Macau Branch) (Part of Prudential plc (United Kingdom)).