





Listening. Understanding. Delivering.

Pay a lump-sum premium to earn 8.8% p.a.^I guaranteed prepayment interest – equivalent to 74.6%^{II} of first-year annual premium discount



From **20 August to 31 December 2024**, when you successfully take out **PRUWealth Dream Saver** and pay the total 5-year premiums in a lump sum, we will give you **an 8.8% p.a.^I guaranteed prepayment interest rate** on the prepaid premium. With this guaranteed prepayment interest, you can then **pay less premium (equivalent to 74.6%^{II} of your first-year premium) upfront.**

Insurance Plan	Guaranteed Prepayment Interest Rate	Guaranteed Internal Rate of Return (“IRR”) ^{III} at maturity	Maturity benefit as % of prepaid premium
PRUWealth Dream Saver	8.8% p.a. ^I	 <p>With prepaid premium: 3.90% p.a. (without prepaid premium: 3.21% p.a.)</p>	 <p>With prepaid premium: 177.5%^{II} (without prepaid premium: 151.0%^{II} of the total premium paid)</p>

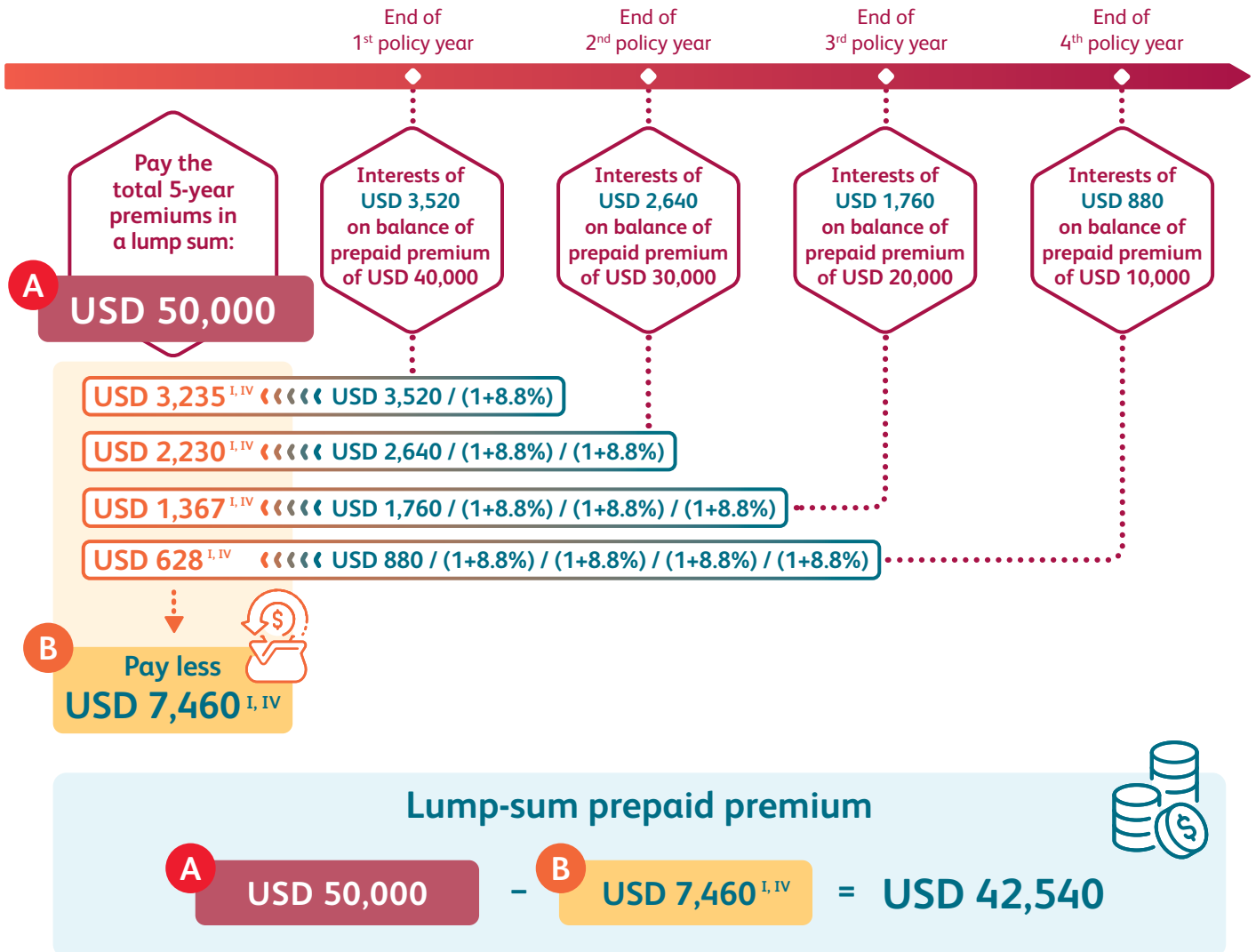
Contact your consultant or call our Customer Service Hotline:

Hong Kong (852) 2281 1333  www.prudential.com.hk
 Macau (853) 8293 0833  www.prudential.com.mo

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

How it could work for you

For example, if you enrol in PRUWealth Dream Saver with an annual premium of USD 10,000 and **pay the total 5-year premiums as a lump sum upon application**, you will enjoy a **guaranteed prepayment interest rate of 8.8% p.a.^I** on the prepaid premium. This results in a reduction of **USD 7,460^{I, IV}** from your **upfront premium payment**. At the end of the 15th policy year, you will receive a **guaranteed maturity benefit of USD 75,500^{IV}**, which is equivalent to a **3.90% p.a. guaranteed rate of return and 177.5%^{II}** of the prepaid premium.



The above figures are only for illustration.

^I. The interest is realised upfront, so the reduced premium amount represents the present value of the interest to be earned. The present value of the interest to be earned is the current value of a future sum of interest to be earned given a specified rate of return. In this case, the specified rate would be 8.8% p.a..

^{II}. The figure is rounded to the nearest 0.1 percent.

^{III}. The above IRRs are rounded to the nearest 0.01 percent and are for illustrative purposes only, and we assume that: (i) all premiums have been paid in full when due and any insurance levy you have to pay is not included in the calculation of IRR; and (ii) no Death Benefit has been paid, no partial surrender has been made and no policy loans are taken.

^{IV}. The figure shown in the illustration example is rounded to the nearest whole number.

Terms and Conditions

1. The guaranteed prepayment interest rate (“Guaranteed Prepayment Interest Rate”) on **PRU**Wealth Dream Saver is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 20 August to 31 December 2024, both dates inclusive (the “Promotion Period”).
2. The Guaranteed Prepayment Interest Rate is applicable to policies applied through the Agency channel or Broker channel (if applicable) of Prudential.
3. The Guaranteed Prepayment Interest Rate is subject to quota availability and will end without prior notice when the quota is used up.
4. In order to be eligible for the Guaranteed Prepayment Interest Rate,
 - (a) customers must have successfully applied for and submitted the completed application for **PRU**Wealth Dream Saver (the “Selected Plan”) to us within the Promotion Period;
 - (b) customers must select the Premium Prepayment Option (as stated in the Insurance Proposal) upon policy application and pay the lump-sum premium (less the reduced amount as explained in clause 6 below) and levies (if applicable) for the 5-year premium payment term of the Selected Plan (“Single Lump Sum”) at the time of application;
 - (c) the Selected Plan must remain in force when we deposit the interest computed at the Guaranteed Prepayment Interest Rate to the Premium Deposit Account (“PDA”); and
 - (d) customers must provide valid documentation as proof for us to conduct due diligence pursuant to the applicable legislation/ requirements.

The Selected Plan that meets all applicable requirements as set out in clause 4 will be eligible for the Guaranteed Prepayment Interest Rate (the “Eligible Plan”). Otherwise, the Guaranteed Prepayment Interest Rate will be forfeited. Premium Prepayment Option with this Guaranteed Prepayment Interest Rate cannot be elected after the policy has become in force.
5. The Guaranteed Prepayment Interest Rate of 8.8% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional interest rate of 8.3% p.a.. Such additional interest rate shall only apply to the Single Lump Sum less (a) the levies for the 5 years (if applicable) and (b) the due premiums payable of the Eligible Plan for the corresponding policy year (“Balance of Prepaid Premium”), but it does not apply to any other amount in the PDA in excess of the Balance of Prepaid Premium. If the prevailing interest rate increases or decreases, such additional interest rate, which is the difference between the Guaranteed Prepayment Interest Rate and the prevailing interest rate for the corresponding policy year, will be adjusted accordingly. The prepaid premium and interest credited to the PDA will be automatically and fully used to settle the 2nd to 5th years’ premiums when they become due.
6. The Guaranteed Prepayment Interest Rate allows the Eligible Plan to pay less premium upfront. The reduced amount is generated from the Guaranteed Prepayment Interest Rate which is equivalent to 74.6% of the 1st year annual premium (rounded to the nearest 0.1 percent). The actual reduced amount is stated in the Insurance Proposal “Basic Plan - Illustration Summary for Premium Prepayment Option”. Before the 4th policy anniversary, we will credit a one-off special interest computed at the additional interest rate (“Additional Interest”) to the PDA. Additionally, we will credit the interest computed at the prevailing interest rate to the PDA before the premiums and levies (if applicable) for the 2nd to 5th years are due.
7. The Single Lump Sum less the 1st year’s annual premium and levy (if applicable) payable of the Eligible Plan shall be deposited in the PDA of the policy. The amount deposited in the PDA is NOT a bank deposit, and shall be used to settle the 2nd to 5th year’s premium of the policy and any levies (if the levies are applicable and not settled separately) when due.
8. For any alterations of the Eligible Plan before the 4th policy anniversary (including but not limited to (a) **a withdrawal from the PDA with the remaining balance being less than the premium and levy (if applicable) required for the remaining premium term(s)**, or (b) **a change of notional amount**), **the Additional Interest for the Eligible Plan will be totally forfeited**, and the balance in PDA will accumulate interest at the prevailing interest rate only. You will have to **pay the required premium and levy (if applicable) to us when due**.
9. In the event of policy surrender, partial surrender or the death of the life assured on or before the date when the Additional Interest is credited, the Additional Interest will be forfeited.
10. While the policy is in force and upon the death of the life assured, the balance in the PDA (less any outstanding loan and interest) will be paid to the beneficiary(ies) named on Prudential’s latest record, if designated under the policy, together with the death benefit. Upon policy termination (due to reasons other than death) or policy surrender, the balance in the PDA (less any outstanding loan and interest) will be paid together with the surrender value to the policyholder(s).
11. After the 4th policy anniversary, any amount left in the PDA will be accumulated at the prevailing interest rate determined by Prudential, which is non-guaranteed.
12. The Guaranteed Prepayment Interest Rate is offered on each Eligible Plan. If a customer has successfully applied for more than one 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 Guaranteed Prepayment Interest Rate.
13. The Guaranteed Prepayment Interest Rate will not be offered to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
14. The amount generated from the Guaranteed Prepayment Interest Rate is non-transferable to other policyholders or other policies even when the policy is surrendered, matured or lapsed.
15. The aforesaid insurance plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is 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 the Guaranteed Prepayment Interest Rate 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 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.

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