

Prepay your
Prudential Entrust Multi-Currency Plan
premiums in full and enjoy a
double reward equivalent up to
63% of the first year annual premium



Listening. Understanding. Delivering.



Build a solid financial foundation today to fuel your dreams tomorrow. **Prudential Entrust Multi-Currency Plan** offers potential high returns, the flexibility to change the policy currency and the opportunity for you to create an income stream for your family.

From **14 to 28 February 2025**, when you successfully take out the **Prudential Entrust Multi-Currency Plan** with a 5-year premium payment period and annual payment mode, and pay the 5-year premiums in a lump sum, we will give you a **limited-time double reward equivalent up to 63%¹ of the first year annual premium.**

<p>Offer 1</p> <p>Premium refund</p> <p>Up to 20% of the first year annual premium²</p>	+	<p>Offer 2</p> <p>Guaranteed preferential interest rate</p> <p>Up to 4.8% p.a.³ on the prepaid premium, equivalent up to 43%¹ of the first year annual premium, you can then pay less premium upfront</p>	=	<p>Limited-time double reward</p> <p>An equivalent up to 63%¹ of the first year annual premium</p>
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Terms and conditions apply. Please refer to pages 3 to 5 of this flyer.

Terms and conditions apply. Please refer to pages 6 to 9 of this flyer.

- ¹ The figure is rounded down to the nearest whole number.
- ² The premium refund amount (including the basic offer and early bird offer (if applicable)) for the Eligible Plan (as defined in clause 4 of the relevant terms and conditions on page 4 of this flyer) will be credited to the premium deposit account of the eligible policy. For details, please refer to clauses 5 and 6 of the relevant terms and conditions on page 4 of this flyer.
- ³ 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.

Notes

The above information does not contain the full terms and conditions of the promotions. It 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. **During the sales process, this information should be read in conjunction with the relevant product brochure and promotion flyers.**

This flyer is for distribution in Hong Kong and Macau only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong and Macau. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong and 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 and Prudential Hong Kong Limited (Macau Branch) (Part of Prudential plc (United Kingdom)).



Enrol in **Prudential Entrust Multi-Currency Plan** and enjoy up to a **20% premium refund**

From **14 February to 31 March 2025**, when you successfully take out **Prudential Entrust Multi-Currency Plan**^{1,2} with the designated first year annualised premium³, we will give you up to a **20% premium refund**⁴ (including the 18% “Basic Offer” and extra 2% “Early Bird Offer”).

Insurance Plan (AUD/CAD/GBP/HKD/ RMB/USD plan)	Premium Term	First Year Annualised Premium ³ (USD)	Premium Refund of the First Year Annualised Premium ⁴		
			Basic Offer	Early Bird Offer (Enrol from 14 February to 14 March 2025)	 Basic Offer + Early Bird Offer
Prudential Entrust Multi-Currency Plan ^{1,2}	5 years	Below 10,000	4%	 + 2% =	6%
		10,000 – 29,999	8%		10%
		30,000 – 49,999	12%		14%
		50,000 – 99,999	16%		18%
		100,000 or above	18%		20%



¹ The 3-year premium term option for **Prudential Entrust Multi-Currency Plan** is excluded from this promotion.

² This promotion is not applicable to the Selected Plan (as defined in clause 4(i) of the terms and conditions) with the first year annualised premium (excluding levy, if applicable) above USD 5,000,000 (or its equivalent).

³ We calculate the first year annualised premium in USD. There are more details in clauses 11 and 12 of the terms and conditions.

⁴ The premium refund amount (including the basic offer and early bird offer (if applicable)) for the Eligible Plan (as defined in clause 4 of the terms and conditions) will be credited to the premium deposit account of the eligible policy. For details, please refer to clauses 5 and 6 of the terms and conditions.

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.

Terms and Conditions

1. The premium refund on the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term) (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”). The Promotion Period is from 14 February to 31 March 2025, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – the “Basic Offer” and “Early Bird Offer”.
2. The Promotion is applicable to the policies applied for through the Agency channel or the Broker channel of Prudential.
3. The 3-year premium term option for **Prudential Entrust Multi-Currency Plan** is excluded from this Promotion.
4. In order to be eligible for the Premium Refund under the Promotion,
 - (i) customers must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term and AUD, CAD, GBP, HKD, RMB or USD as the policy currency) within the Promotion Period (the “Selected Plan”);
 - (ii) the Selected Plan must have been issued by us on or before 30 April 2025;
 - (iii) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must be equal to or less than USD 5,000,000 (or its equivalent);
 - (iv) the first year annualised premium (excluding levy, if applicable) of the Selected Plan must meet the amount listed in the table on the previous page of this flyer;
 - (v) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (vi) all the premiums and levy(ies) (if applicable) must have been fully settled when due.
 Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if the Selected Plan meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund will be forfeited.
5. The Premium Refund amount (including the Basic Offer and Early Bird Offer (if applicable)) 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
Annual mode	On or before 30 November 2025
Semi-annual mode Quarterly mode Monthly mode	On or before 31 May 2026

The above premium payment mode means the premium payment mode at the time of policy issuance. A 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 (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount 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 the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). 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 qualify for the Premium Refund.
8. For any alterations of the Eligible Plan(s) 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 or change of premium term), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) 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 or a change of premium term), 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 and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clauses 11 and 12 for calculation of the first year annualised premium).
9. The Promotion will not be offered 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 (excluding levy, if applicable).
11. The first year 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 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 Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all 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.

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Pay a lump-sum premium to enjoy a **guaranteed preferential interest rate** of up to **4.8% p.a.** – equivalent up to **43%** of the first year annual premium

Limited offer

From **14 to 28 February 2025**, when you successfully take out the **Prudential Entrust Multi-Currency Plan** according to the below requirements and pay the total 5-year premiums in a lump sum, we will give you a **guaranteed preferential interest rate of up to 4.8% p.a.¹** on the prepaid premium. With this guaranteed preferential interest, which is **equivalent up to 43%² of the first year annual premium**, you can then **pay less premium upfront**.

Insurance Plan	Premium Payment Term	Premium Payment Mode	Policy Currency	Annual Premium ³ (USD)	Guaranteed Preferential Interest Rate
Prudential Entrust Multi-Currency Plan	5 years	Annual	USD	Below 100,000	3.8% p.a.¹ equivalent to 35% ² of the first year annual premium
				100,000 or above	4.8% p.a.¹ equivalent to 43% ² of the first year annual premium

Contact your consultant or call our Customer Service Hotline

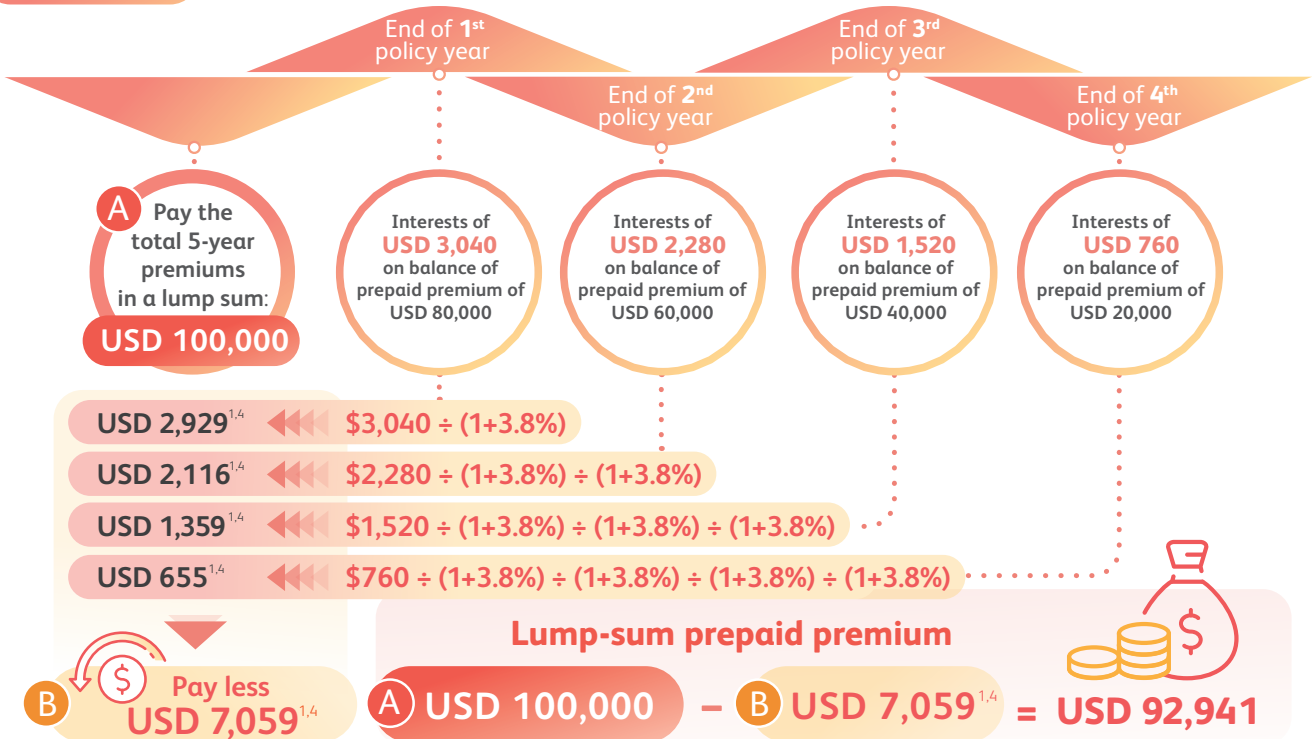
Hong Kong (852) 2281 1333  www.prudential.com.hk
Macau (853) 8293 0833  www.prudential.com.mo

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

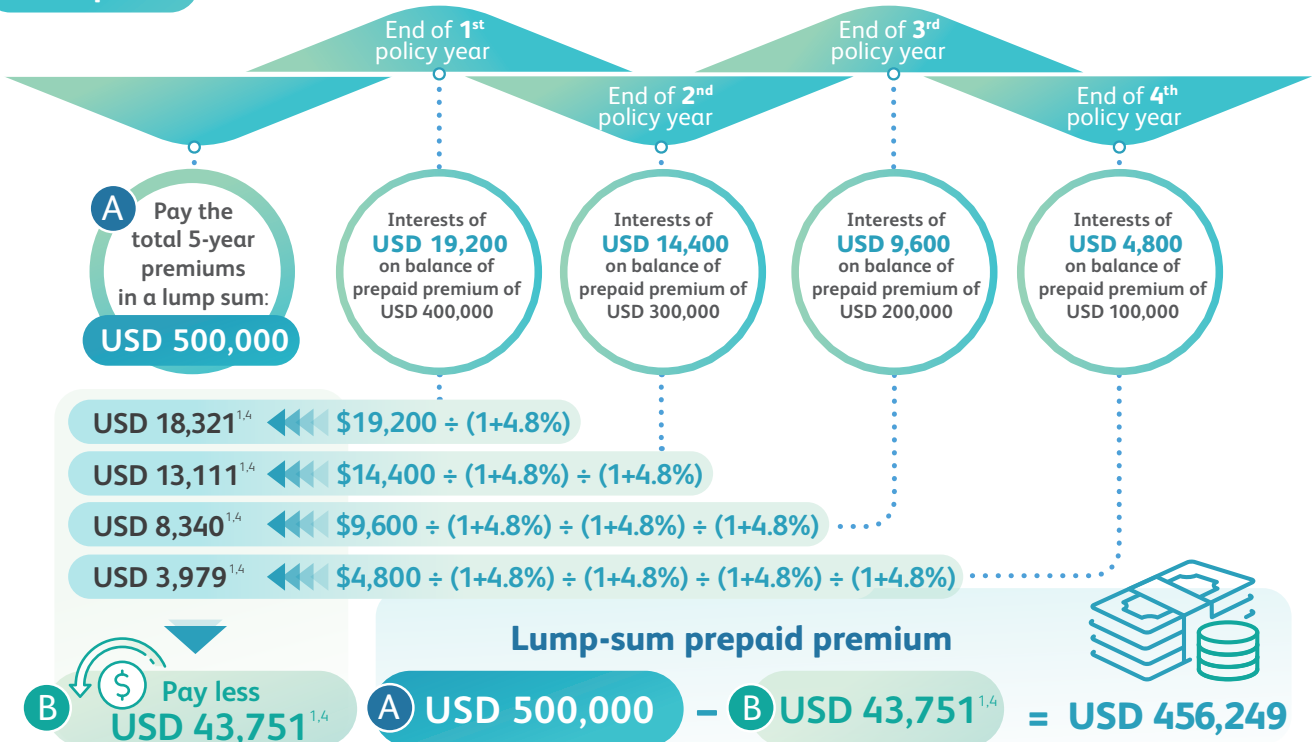
How it could work for you

For example, if you enrol in the **Prudential Entrust Multi-Currency Plan** with a 5-year premium term and an annual premium of USD 20,000 or USD 100,000, and pay the total 5-year premiums in a lump sum upon application, you can enjoy a **guaranteed preferential interest rate of 3.8% p.a.¹ or 4.8% p.a.¹** on the prepaid premium. This means you can then **pay USD 7,059^{1,4} or USD 43,751^{1,4} less premium upfront.**

Example 1: Annual Premium is USD 20,000 (below USD 100,000)



Example 2: Annual Premium is USD 100,000 (USD 100,000 or above)



The above figures are only for illustration.

¹ 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 3.8% p.a. or 4.8% p.a..

² The figure is rounded down to the nearest whole number.

³ The annual premium excludes levy, if applicable.

⁴ The figure is rounded to the nearest whole number.

Terms and Conditions

1. The guaranteed preferential interest rate (“Guaranteed Preferential Interest Rate”) on the **Prudential Entrust Multi-Currency Plan** is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 14 to 28 February 2025, both dates inclusive (the “Promotion Period”).
2. The Guaranteed Preferential Interest Rate is applicable to policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Guaranteed Preferential Interest Rate,
 - (i) customers must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** with the 5-year premium payment term and annual payment mode in USD policy currency (the “Selected Plan”) to us within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 31 March 2025;
 - (iii) 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 5 below) and levies (if applicable) for the 5-year premium payment term of the Selected Plan (“Single Lump Sum”) at the time of application or within 1 month after policy issuance;
 - (iv) the Selected Plan must not attach any supplementary benefit;
 - (v) customers must pay the Single Lump Sum in full as a single lump sum even if the total premiums payable are adjusted due to other promotional offers (if applicable);
 - (vi) the Selected Plan must remain in force when we deposit the interest computed at the Guaranteed Preferential Interest Rate to the premium deposit account (“PDA”); and
 - (vii) 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 3 will be eligible for the Guaranteed Preferential Interest Rate (the “Eligible Plan”). Otherwise, the Guaranteed Preferential Interest Rate will be forfeited.

4. The Guaranteed Preferential Interest Rate of 3.8% p.a. or 4.8% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional interest rate of 3.3% p.a. or 4.3% 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 (a) any other amount in the PDA in excess of the Balance of Prepaid Premium, (b) premium refund and (c) other promotion offers. If the prevailing interest rate increases or decreases, such additional interest rate, which is the difference between the Guaranteed Preferential 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 second to fifth years’ premiums when they become due.
5. The Guaranteed Preferential Interest Rate allows the Eligible Plan to pay less premium upfront. The reduced amount is generated from the Guaranteed Preferential Interest Rate which is equivalent to 35% or 43% of the first year annual premium (rounded down to the nearest integer). The actual reduced amount is stated in the Insurance Proposal “Basic Plan – Illustration Summary for Premium Prepayment Option”. The interest computed at the additional interest rate (“Additional Interest”) will be credited to the PDA on or before the 4th policy anniversary, whereas the prevailing interest rate (“Prevailing Interest”) for the first 4 policy years will be credited to the PDA on the corresponding policy anniversary.
6. The Single Lump Sum less the due premiums and levies (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 renewal premiums of the policy and any levies (if the levies are applicable and not settled separately) when they are due.
7. 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 sum of the premium and levy (if applicable) required for the remaining premium term(s) and the Prevailing Interest for the first 4 policy years deposited in the PDA**, (b) **a change of premium payment mode/ premium payment term**, (c) **a change of notional amount**, (d) **a change of policy currency** or (e) **an application of Premium Break Benefit**), **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**.
8. 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.
9. Upon policy termination (for reasons other than death or the claim under the Incapacity Option – Benefit Payout becomes payable and the designated percentage is 100%) 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). 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 in Prudential’s latest records together with the death benefit. Upon the claim under the Incapacity Option – Benefit Payout becomes payable and the designated percentage is 100%, the balance in the PDA (less any outstanding loan and interest) will be paid together with the claim of Incapacity Option – Benefit Payout to the designated person.

10. 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.
11. The Guaranteed Preferential Interest Rate is offered on 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 qualify for the Guaranteed Preferential Interest Rate.
12. The Guaranteed Preferential Interest Rate can be used in conjunction with any other promotional offer unless otherwise specified.
13. The Guaranteed Preferential Interest Rate will not be offered to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
14. The amount generated from the Guaranteed Preferential 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 Preferential 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(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.

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