

PRUUniversal Life
Wealth Planner Insurance
Leave a lasting legacy

Universal Life Insurance

PRUDENTIAL
保誠保險



PRU Universal Life Wealth Planner Insurance

PRU Universal Life Wealth Planner Insurance helps you grow, preserve and pass your assets on to your loved ones. It is a whole-life insurance plan that enables you to distribute your wealth as you desire or secure the future of your business.

Plan highlights



Earn interest on
your premiums



Provide greater
liquidity of cash



Control how you
pass on your assets



Death benefit to
protect your family



Secure the future of
your business



The benefits



Safeguard and grow your wealth



— Earn interest on your premiums —

When you pay the premium into your plan, we will pay interest on your premiums using 2 interest rates – the New Money Crediting Interest Rate and the General Crediting Interest Rate. Once we have received your premium, whether it is a Scheduled Premium or an additional contribution (“Lump Sum Additional Premium”), we will deduct a Policy Premium Charge from it. We will then add the net amount to your account value, where it will earn the crediting interest rates at the time.

Both interest rates will not be lower than the relevant Minimum Guaranteed Crediting Interest Rate, so you are protected from some of the effects of extreme market conditions.

There are more details on premium type, charges and crediting interest rates in the “More about the plan” section below.



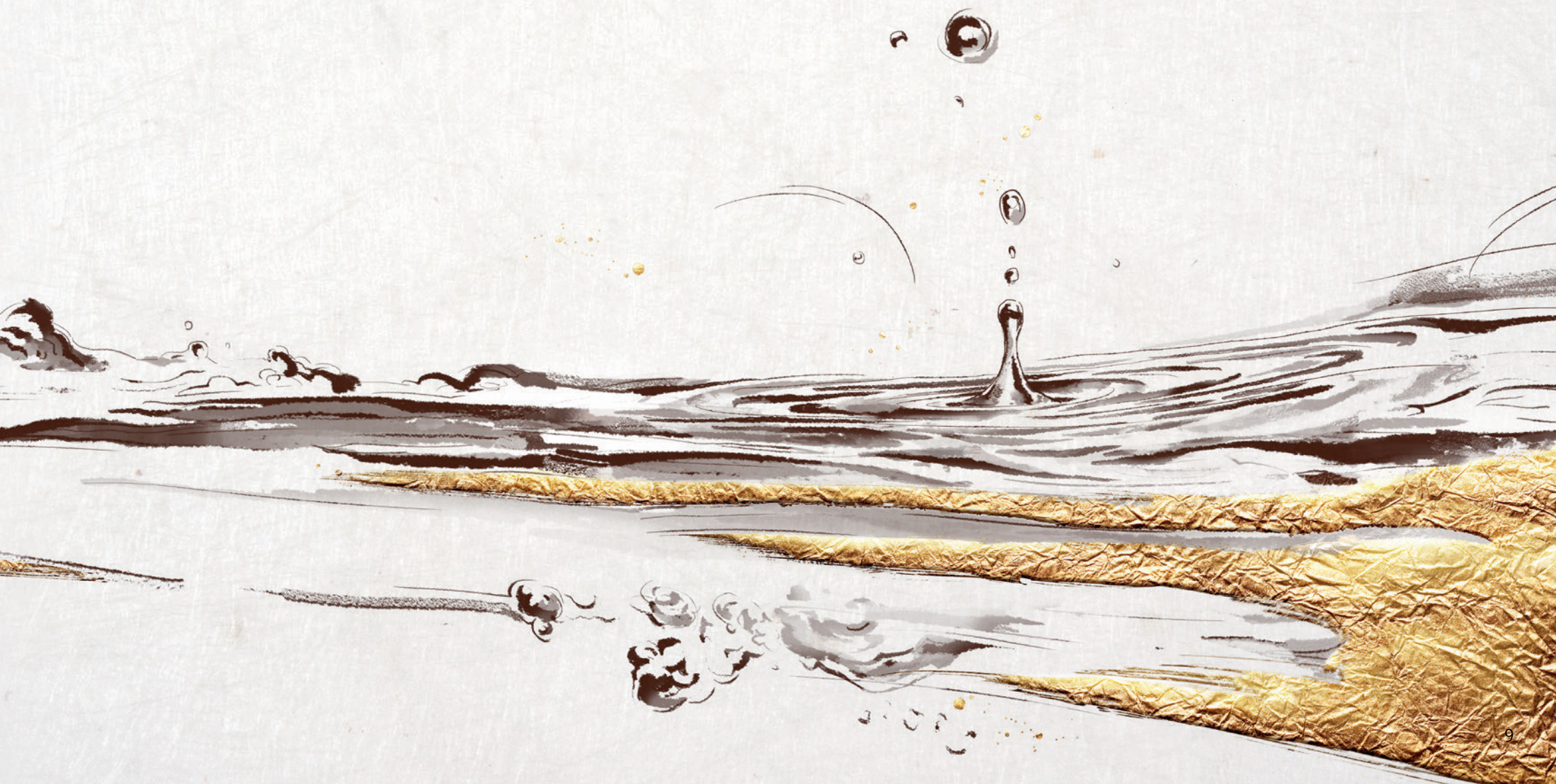
— Provide greater liquidity of cash —

You can pay a Lump Sum Additional Premium to increase your plan's value, boost its growth potential and increase its savings element.

You can also withdraw cash from your plan or apply for a policy loan to give you financial flexibility.

There are more details on withdrawal, surrender and policy loans in the "More about the plan" section below.



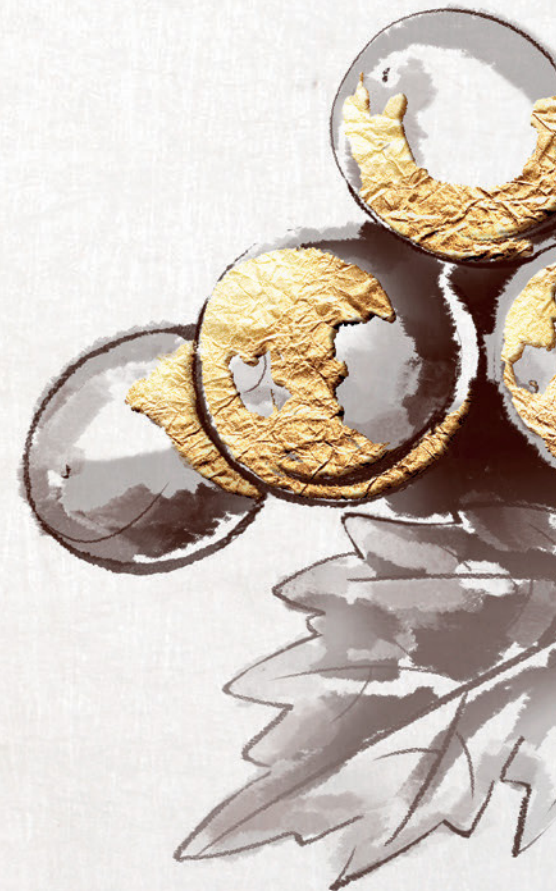


Passing on your wealth



Control how you pass on your assets

Use **PRU**Universal Life Wealth Planner Insurance to pass on your estate the way you want. You can leave a lasting legacy for your loved ones or use it to secure the future of your business.









— Death benefit to protect your family —

With the life protection offered in the plan, your beneficiaries will be protected by its death benefit. You can choose how you would like the plan's death benefit to be paid while the person covered by the policy (the "life assured") is still alive. You can opt to pay the death benefit to your beneficiary in a lump sum or in monthly instalments or a mix of both. These options enable you to assure your loved ones' financial future.

Additionally, we will pay any terminal illness benefits in advance if the life assured is diagnosed with a terminal illness.

There are more details on the plan's death benefit and terminal illness benefit in the "More about the plan" section below.

Click [here](#) or scan the QR code to explore application examples of the Death Benefit Settlement Option:







— Secure the future of your business —

If you own a business, you can use the plan for keyman insurance to compensate for the loss of profits if a key employee dies. You can also change the life assured (in case the keyman leaves the company) without having to apply for a new policy.

There are more details about changing the plan's life assured in the "More about the plan" section below.

More about the plan

Plan type

Basic plan

(When this plan is a basic plan, it means you can choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time.)

Benefit term

Whole life

Premium term/Issue age/Currency

Premium term	Issue age (Age next birthday)	Currency
Single	19-75	USD

Minimum sum assured

USD 250,000

Premium type

Scheduled Premium

- You can start your policy by paying the Scheduled Premium in a single payment.

Lump Sum Additional Premium

- You may pay an optional Lump Sum Additional Premium (minimum USD 10,000) at any time.
- A Lump Sum Additional Premium will not increase the sum assured but will increase the savings element and reduce the protection element and the corresponding cost of insurance. The protection element reduces as the difference between the account value and the sum assured reduces.
- We reserve the right to accept or reject any payment of Lump Sum Additional Premium at our own discretion.

Charges

Policy premium charge

- This is an upfront one-off charge of 6% of both Scheduled Premium and Lump Sum Additional Premium.
- We will deduct the charge from both the Scheduled Premium and Lump Sum Additional Premium before we allocate them to your account value.

Policy expense charge

- This is deducted monthly from your account value in the first 15 policy years since we issue your policy.
- The policy expense charge rate is not guaranteed and we may change it in the future. However, it will not be higher than the maximum rate we used when we issue your policy or the life assured changes, whichever happens later.

Cost of insurance

- This is deducted monthly from your account value since we issue your policy until and including the day before the anniversary of the policy when the life assured reaches age 120.
- This charge is non-guaranteed but it will not exceed the maximum rates set when we issue the policy or the life assured changes, whichever happens later.

Surrender charge

- We will apply this charge if you surrender your policy in the first 15 policy years, whether it is in full or partial, or policy termination (other than the death of the life assured or payment of terminal illness benefit). For details, please refer to the "Surrender" section below.
- We will also apply the charge upon withdrawal of the account value derived from the Lump Sum Additional Premium in the first 10 deposit years.

Determining crediting interest rates

- Premiums of PRU Universal Life Wealth Planner Insurance policies are pooled and invested in a diversified investment portfolio ("underlying assets") with the majority invested in fixed-income securities.

- Policyholders of **PRU**Universal Life Wealth Planner Insurance enjoy returns through 2 crediting interest rates – **New Money Crediting Interest Rate** and **General Crediting Interest Rate**. Both crediting interest rates will not be lower than the relevant **Minimum Guaranteed Crediting Interest Rate** for added protection against extreme market conditions.
- We determine and declare the crediting interest rates at our discretion and therefore they are not guaranteed.

- **New Money Crediting Interest Rate**

- The rate is fixed on the Premium Settlement Date when we issue your policy or on the date of each premium you pay.
- We will apply this rate to your respective account value for the first 12 months after each premium settlement.
- The rate is influenced primarily by prevailing market interest rates.

- **General Crediting Interest Rate**

- We will apply this rate to your respective account value from the 13th month after the Premium Settlement Date of each premium you pay.
- The rate is variable and influenced primarily by the following 2 factors:

1. The performance of the underlying assets

- Policyholders receive a share of the investment returns of the investment portfolio, net of allowance for profits attributable to our shareholders. In general, returns in a fixed-income portfolio arise from the 2 key elements: the changing market value of the fixed-income securities; and the interest (“coupon”) earned by those securities:
 - The market value of fixed-income securities generally moves in the opposite direction to market interest rates, meaning the value may fall in a rising interest rate environment and rise in a falling interest rate environment.
 - The coupon of the portfolio depends on the coupon rates of the individual securities in the portfolio and the maturity dates of the fixed-income securities.

- The performance of the investment portfolio relative to the policy’s account value influences our decision to declare its General Crediting Interest Rate.

2. Capital inflows to the portfolio

- Our experienced fund managers pool customer premiums to build the investment portfolio. The size and timing of the money flowing in (capital inflow) or out (capital outflow) of the pool may impact investment performance. For example, under a high interest rate environment, bigger capital inflows would allow fund managers more opportunity to lock-in higher rate fixed-income securities while smaller capital inflows during that period would offer fund managers less opportunity to lock in those higher rate investments.
- Additionally, to provide a more consistent investment return for our policyholders, we may retain returns during periods of better investment performance to support higher Crediting Interest Rates during periods of weaker performance. This mechanism creates a more stable return for customers with reduced short-term volatility.

- **Minimum Guaranteed Crediting Interest Rate**

- We fix the rate applicable to your Scheduled Premium when we issue your policy.
- For each Lump Sum Additional Premium you pay, the applicable Minimum Guaranteed Crediting Interest Rate will be the prevailing rate declared at the time of each relevant premium you pay.
- Once this relevant rate is in effect, we will apply it to each of your premium payments. This rate will be guaranteed and apply throughout the policy term.
- The rate is designed to weather a persistently low interest rate environment and is mainly influenced by prevailing market interest rates and the volatility of such interest rates.

We have the right to review and adjust the applicable Crediting Interest Rates at our discretion. In order to ensure that declaration of Crediting Interest Rates is fair to all policyholders, and any conflict of interest between the policyholders and the shareholders is managed, we have established a dedicated committee to provide independent advice on the management of the Universal Life business.

○ Factors affecting the account value ○

The crediting interest rate, policy expense charge and cost of insurance are not guaranteed and we may review and adjust them at our discretion. Factors that may affect your actual/illustrated account value include (but not limited to) the following:

- i. Investment performance factors – Your plan's performance will be affected by the return on its underlying investment portfolio. This could be driven by:
 - interest earnings from fixed-income securities and dividend from equity-type securities (if any);
 - capital gains and losses from investment assets, including but not limited to realised gains or losses, and changes in the market value of the underlying assets (such as bonds and equities);
 - counterparty default risk of fixed-income securities (such as bonds);
 - investment outlook; and
 - external market risk factors such as recessions and changes in monetary policies and foreign exchange rates.
- ii. Claims factors – Our historical claims experience on death and/or other covered benefits, and projected future costs of providing death benefit and/or other covered benefits.
- iii. Expense factors – These include direct expenses associated with issuing and maintaining your policy, such as commissions, overrides, underwriting and policy administration expenses. They may also include indirect expenses (such as general overheads) allocated to your policy.
- iv. Persistency factors – Policy persistency (a measure of how long policyholders keep their policies) and any partial surrenders of a group of policies may impact the crediting interest rate we pay to the continuing policies.

For the historical crediting interest rates (General Crediting Interest Rate) of the Universal Life products offered by Prudential, please refer to our website at <https://pruhk.co/ul-historicalrates-en>.

○ Withdrawal ○

- You may withdraw from account value derived from your policy's Lump Sum Additional Premium.
- We will apply any applicable surrender charge to each withdrawal, and the minimum amount you can withdraw is USD 5,000.
- Withdrawals will not reduce the sum assured, but will reduce your policy's account value.

— Surrender —

- You may partially surrender your policy from the 2nd policy year onwards.
- The minimum amount of partial surrender is USD 1,000. The Account Value derived from the Scheduled Premium will be reduced and the sum assured may be reduced upon partial surrender. The following table explains what happens if you partially surrender your policy from the 2nd policy year onwards:

		Partial surrender amount*	
		Amount less than or equal to 5% of account value [#]	Amount in excess of 5% of account value [#]
2 nd – 10 th policy year	Sum assured adjustment	Reduce by the partial surrender amount	
	Account value	Reduce by the partial surrender amount	
	Surrender charge	Applicable to the partial surrender amount	
Thereafter ¹	Sum assured adjustment	Nil	Reduce by the portion of partial surrender amount in excess of 5% of account value [#]
	Account value	Reduce by the partial surrender amount	Reduce by the partial surrender amount
	Surrender charge		Applicable to the portion of partial surrender amount in excess of 5% of account value[#]
	11th – 15th policy year - Thereafter	- Nil - Nil	Nil

* Calculated per policy year

[#] Account value derived from Scheduled Premium as at the immediately preceding policy anniversary of the partial surrender

— Surrender (cont'd) —

- If you make a partial surrender within 12 months before the date of the life assured's death (or diagnosis of a terminal illness), we may adjust the sum assured when calculating the plan's death benefit or terminal illness benefit.

— Surrender value —

- This means the account value of Scheduled Premium and Lump Sum Additional Premium minus any applicable surrender charge and outstanding amounts you owe us under the policy.

— Policy loan —

- You may apply for a policy loan starting from the 2nd policy year subject to the payment of interest at a rate we set.
- The total loan amount you may apply is up to 80% of the surrender value.
- If the total outstanding loan amount you owe us under the policy (including interest) exceeds 90% of the surrender value, we will terminate the policy immediately and deduct any debt from the amount payable under the policy.

— Death benefit and its settlement option —

- The death benefit payable before the anniversary of your policy when the life assured reaches age 120 will be the higher of sum assured¹ and account value. Thereafter, the death benefit will be the account value, which is determined at the date of death of the life assured, subject to the deduction of any outstanding loans and interest you owe us.
- Death Benefit Settlement Option:
 - You can decide, while the life assured is still alive, whether we pay your beneficiary the death benefit in a lump sum or as a series of monthly instalments or a mix of the 2. If the death benefit amount you opt to settle by monthly instalments is less than a certain amount, as determined by us, we will only pay the death benefit in a lump sum.
 - You can choose to settle the monthly instalment in a certain number of year options provided by us.

- If you choose the monthly instalment option, your beneficiary will receive the death benefit of a fixed amount on a monthly basis and earn an interest on the remaining death benefit amount. We will pay the accumulated interest in the last instalment. We will determine the interest rate from time to time. This means the rate is not guaranteed and it depends on several factors including investment performance and the yields available in the market.
- The beneficiary cannot make any changes to the way we pay the benefits at any time.
- The interest rate applicable to the remaining balance of the death benefit is different from the crediting interest rates.

— Terminal illness benefit —

- The terminal illness benefit is a one-off advance benefit we pay when the life assured is diagnosed with a terminal illness confirmed by a registered specialist and our appointed registered doctor.
- We will calculate the terminal illness benefit based on the “Sum at Risk”. This is either a) the sum assured¹ minus the account value or b) zero - whichever is greater.
- The terminal illness benefit amount will be:
 - If the Sum at Risk is less than or equal to USD 2,000,000, we will pay either a) the sum assured¹ or b) the account value, whichever is higher, then terminate the policy after this benefit is paid.
 - If the Sum at Risk is greater than USD 2,000,000, we will pay USD 2,000,000 and reduce the policy’s sum assured by the same amount after this benefit is paid.
 - We will deduct any outstanding loans and interest you owe us from the terminal illness benefit payable.

— Changing the life assured —

- This applies to policies owned by a corporate business entity which has set up the plan as a keyman insurance policy.
- We may require extra premiums and adjust relevant charges for this feature.
- We have the right to accept or reject a change of life assured application subject to underwriting and our terms and conditions, and administration rules.

— Termination of this plan —

We will terminate this plan when the first of these happens:

- death of the life assured; or
- your policy is fully surrendered; or
- the amount of terminal illness benefit to be paid reaches the amount of death benefit under your policy; or
- the policy’s account value becomes zero or negative after we have deducted our charges, including the surrender charge; or
- the total outstanding amount (including but not limited to monies from a policy loan with interest) owed to us under this policy exceeds 90% of the surrender value.

— Key exclusions —

We will not pay any terminal illness benefit if:

- (I) the terminal illness existed before the date this policy takes effect or, in case of reinstatement, before the date the reinstatement takes effect or, in case of change of life assured, before the date the change of life assured takes effect, whichever comes last; or
- (II) the life assured suffers from any pre-existing condition or shows any signs or symptoms of any pre-existing condition that may be the cause or triggering condition of a terminal illness before the date this policy takes effect or, in case of reinstatement, before the date the reinstatement takes effect or, in case of change of life assured, before the date the change of life assured takes effect, whichever comes last; or
- (III) the life assured is diagnosed with a terminal illness by a registered specialist, or shows signs or symptoms of an illness, disease or physical condition that may be the cause or triggering condition of a terminal illness, within 90 days of the date this policy takes effect or, in case of reinstatement, within 90 days of the date the reinstatement takes effect or, in case of change of life assured, within 90 days of the date of change of life assured takes effect, whichever comes last (please note this exclusion does not apply if the terminal illness is caused by an accident and the life assured is diagnosed as having the terminal illness within 90 days of said accident); or
- (IV) the terminal illness is a direct or indirect result of:
 - a. the life assured's attempted suicide or self-inflicted injuries, while sane or insane; or
 - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV); or
 - c. any congenital or inherited disorder or developmental condition of the life assured; or
 - d. any narcotics used by the life assured, unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol.

For more details on exclusions, please refer to relevant policy provisions.

— Remarks —

- ¹ If the life assured dies or is diagnosed with a terminal illness after the first 10 policy years, we will reduce the sum assured by the total partial surrender amount being withdrawn within 1 year before the death of the life assured or the date of diagnosis of terminal illness. We will exclude the amount equivalent to the total sum assured having reduced under the "Surrender" section above in respect of the partial surrender.

Investment philosophy

Investment strategy

Premiums for **PRU**Universal Life Wealth Planner Insurance policies are pooled and invested in a diversified investment portfolio (the “underlying assets”), with the majority invested in fixed-income securities.

Our investment objective is to balance policyholders’ returns with an acceptable level of risk. We do this through a broad mix of investments which aims to protect the rights and manage reasonable expectations of all Universal Life policyholders.

The following paragraphs explain the current investment ranges according to our current investment strategy. If we make any material changes to the investment strategy, we will inform you of the changes and explain the reasons behind them and their implications.

The investment mix of your plan

The current long-term target asset allocation is as follows:

Asset type	Allocation (%)
Fixed-income securities	100%
Equity-type securities	0%

Current long-term target ranges of asset mix for the investment fund underlying **PRU**Universal Life Wealth Planner Insurance, by asset type

We invest in fixed-income type securities to back both guaranteed and non-guaranteed liabilities to policyholders. Our primary investment objective is to maintain a highly diversified credit profile in the fixed-income portfolio.

We primarily invest in long-term investment-grade corporate bonds. We also include a small portion in high yield and emerging market bonds to further improve yield.

Current long-term target ranges of currency mix for the investment fund underlying **PRU**Universal Life Wealth Planner Insurance

We invest a reasonably higher proportion of assets in the currency of the underlying policies to reduce currency risks which may affect non-guaranteed benefits.

Current long term target ranges of geographic mix for the investment fund underlying **PRU**Universal Life Wealth Planner Insurance

Higher relative allocation of assets to the US is targeted for the investment fund of **PRU**Universal Life Wealth Planner Insurance. Moreover, our strategy is to invest globally to achieve diversification benefits.

We actively manage and adjust actual exposure in response to changing market conditions, opportunities and asset availability on the market. Additionally, we regularly review long-term targets, i.e. equity allocation, asset mix, credit mix, currency mix, and geographical mix, etc., in line with our investment objectives and risk appetite. For more information on the asset mix, credit mix, currency mix, and geographical mix, please refer to the summary tables made available at <https://pruhk.co/investmentmix-en>.

Key risks

How may our credit risk affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

How may currency exchange rate risk affect your return?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to currency exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

What are the risks of surrendering your plan or withdrawing money from your plan?

The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender/withdrawal especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums you paid.

How may inflation affect the value of your plan?

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future (i.e., the benefit payouts might not be able to cover your future needs), even if the plan offers increasing benefit intended to offset inflation.

What influences non-guaranteed fees and charges?

We have the right to adjust the cost of insurance and policy expense charge rates. These rates may change, depending on our claims and expense experience. However, they will not exceed the maximum rates set when we issue the policy or the life assured changes, whichever happens later.

The risk of a Universal Life plan lapsing because its account value reaches zero

We will terminate your policy when its account value reaches zero (or lower) after deduction of all the policy charges (including surrender charge).

Important information

— Suicide clause —

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the Account Value of the policy account (as calculated as at the date of death) and the charges we have deducted for all benefits less any claims we have already paid and any outstanding loan with interest you owe us under the policy.

After the change of life assured is made, if the new life assured commits suicide while sane or insane within 1 year from the effective date of the change of life assured or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the Account Value of the policy account (as calculated as at the date of death) and the charges we have deducted for all benefits less any claims we have already paid and any outstanding loan with interest you owe us under the policy.

— Cancellation right —

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

— Automatic Exchange of Financial Account Information —

Over 100 countries and jurisdictions around the world have committed to adopt new rules for automatic exchange of financial account information ("AEOI"). Under the new rules, financial institutions are required to identify account holders who are foreign tax residents and report certain information regarding their investment income and account balance to the local tax authority where the financial institution operates. When countries or jurisdictions start exchanging information on an automatic basis, the relevant local tax authority where the financial account is maintained will then provide this information to the tax authority of the account holder's country of tax residence. This information exchange will be conducted on a regular, annual basis.

Hong Kong has adopted the new rules into its legislation (please see the Inland Revenue (Amendment) (No. 3) Ordinance 2016 ("the Amendment Ordinance") which came into effect on 30 June 2016). Therefore, the above requirements will be applicable to financial institutions in Hong Kong including Prudential. Under these rules, certain policyholders of Prudential are considered as "account holders". Financial institutions in Hong Kong including Prudential are required to implement due diligence procedures to identify account holders (i.e. policyholders in case where the financial institution is an insurance company) and in the case where the account holder is an entity, its "controlling persons", who are foreign tax residents, and report this information to the Inland Revenue Department ("IRD") if required. The IRD may transfer this information to the country of tax residence of such account holders.

In order to comply with the law, Prudential may require you, the account holder, to:

- (1) complete and provide us with a self-certification form with information regarding your tax residence status, your tax identification number in your country or countries of tax residence, your date of birth, and in the case where the policyholder is an entity (for example, a trust or a company), the classification of the entity that holds the policy and information regarding "controlling persons" of such entities;
- (2) provide us all required information and documentation for complying with Prudential's due diligence procedures; and
- (3) advise us of any change in circumstances which affect your tax residence status and provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

According to the due diligence procedures set out in the Amendment Ordinance, self-certifications are required from account holders for all new accounts. As for pre-existing accounts, if a reporting financial institution has doubts about the tax residence of an account holder, it may require a self-certification from the account holder to verify its tax residence.

Prudential cannot provide you with any tax or legal advice. If you have doubts about your tax residence you should seek professional advice. You should seek independent professional advice on the impact that AEOI may have on you or your policy.

An account holder who knowingly or recklessly provides a statement that is misleading, false or incorrect in a material particular in making a self-certification to a reporting financial institution is liable on conviction to a fine at level 3 (HKD 10,000).

For further information on the implementation of the Common Reporting Standard and AEOI in Hong Kong, please refer to the IRD website: www.ird.gov.hk/eng/tax/dta_aeoi.htm.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

Notes

PRUUniversal Life Wealth Planner Insurance is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

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.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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