



Listening. Understanding. Delivering.

## Success in numbers – Prudential’s flagship products deliver

Investment markets are constantly shifting. Taking a **long-term perspective** is essential to **steadily navigating** different market cycles and conditions. Our products have demonstrated this strength. We are pleased to announce that, in the 2026 bonus declaration, the **actual total cash value ratios of all Prudential’s multi-currency plans are ≥100%**<sup>1</sup>.

### Global vision. Diversified strategies

Our success is built on a **diversified investment strategy** and **the professional judgement** of our investment team. Prudential Hong Kong Limited (“Prudential”) **invests in more than 20 countries, across 10+ asset classes and sectors**. This approach helps **diversify risk** and ensures portfolios stay resilient over time. It also plays an important role in navigating market changes and delivering **long-term value** and **stable returns** for our customers.

### Global partnerships. Collective investment insight

Prudential works with a range of high-quality partners across public and private markets. Through close collaboration with these partners, together with our **understanding of the local market**, we **continuously adjust** our **strategies** in response to market changes, **optimising asset allocation**. This approach **strengthens the resilience of our investment portfolios** and helps them withstand market volatility.

### Capturing rare opportunities. Unlocking growth potential

Certain high-quality investment products are **mainly available only to large-scale institutional investors**. Drawing on our **years of investment experience** and **in-depth analysis of global markets**, Prudential allocates these products within our overall investment portfolios. This allows customers to access such opportunities through their policies, with the aim of **enhancing return potential**.

### Solid financial performance. International recognition

In 2025, **S&P Global** upgraded Prudential’s credit rating to **AA<sup>2</sup>**. This **recognition** from the **world-renowned authority** reflects our **strong financial foundations** and **sound risk management capabilities**.

### A century of heritage. Transparent. Trusted

For **over 170 years**, Prudential Group has been an **established name in the industry**, **adapting to different market conditions** and **growing steadily** over time. We have **earned** our customers’ **trust** as a long-term investment partner. We are also the **only<sup>3</sup> insurance company in the market** to disclose the long-term average actual total internal rate of return (IRR)<sup>4</sup> across multiple products<sup>3</sup>, demonstrating a **high level of transparency**. Among relevant With-Profits Plans<sup>5</sup> that have been in effect for over 20 years, many have recorded a long-term average actual total IRR > 5%<sup>6</sup>, with some reaching 8.3%<sup>7</sup>, reflecting their strong performance.

Click or scan the QR code to learn more about Prudential’s long-term average actual total internal rate of return:

Long-term Average Actual Total IRR



True **wealth management** means supporting customers **through market cycles** and **delivering long-term value**. From **diversified asset allocation** informed by **global market insights** to **disciplined risk management**, every step Prudential takes is **guided by over a century of experience**, helping customers **plan for long-term protection and achieve growth over time**.

Click or scan the QR code to watch the video and learn more about Prudential’s investment expertise:

Diversified Investment Strategy



Industry-Leading Partnerships



Seizing Rare Opportunities



## Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at (852) 2281 1333 (Hong Kong) or (853) 8293 0833 (Macau) for more details.

### Remarks

1. The total cash value ratios are for reference only, assuming no changes to the policy, and should not be regarded as indicators of the future performance of the participating products. The actual total cash value ratios in future may be lower or higher than the past total cash value ratios shown.
2. Source: <https://pruhk.co/plc-full-year-result-en>.
3. Our statements regarding “only” and “multiple products” are based on our understanding and interpretation of current market information, as well as a comparison of publicly available information provided by major Hong Kong insurance companies as of September 2025. The above information does not include all product information and should not be regarded as a comprehensive product comparison. It is provided for general reference only. Before forming any opinion or making any decision based on the above information, please refer to relevant product websites and the policy terms and conditions of each insurance company. Prudential makes no express or implied illustration, representation or warranty as to the accuracy, completeness or fitness for any specific purpose of the information and disclaims any liability in this regard.
4. The total internal rate of return (total IRR) is the annual rate of growth that the insurance plan is expected to generate. It is calculated by taking into account the annual premium inflows in various instalments, plus the guaranteed cash value and the non-guaranteed regular bonus/terminal bonus when the policy is surrendered/matures. The total IRR varies across different premium terms and payment modes. The information is for reference only and should not be taken as an indicator of the future performance. Before deciding to apply for or purchase any insurance products, please refer to the relevant website at <https://www.prudential.com.hk/en/> or consult your financial consultant for details.
5. Excluding coupon plans and specified customer segment plans with high guaranteed payout or protection element.
6. The figure refers to the average value of the actual total IRR at the 20<sup>th</sup> policy year of sample policies from relevant With-Profit Plans. For details, please refer to <https://pruhk.co/irr-en>.
7. The figure refers to the average actual total IRR at the 20<sup>th</sup> policy year of the **PRU**asset/**PRU**wealth Series. The figures are based on a non-smoking male aged 35 (age next birthday) at policy issue, with a sum assured of HKD50,000 and a 1-year premium term. It is also assumed that no policy changes have been made.

### Notes

The above information is for reference only and should not be relied upon by anyone as specific investment advice. No representations or warranties are made as to the reliability, accuracy or completeness of such information by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential”). You should not act or rely on the information without seeking professional advice. Your decision should be based on your actual situation or needs. Prudential expressly disclaims all liability for the use or interpretation by others of any of the above information.

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)).



#### Prudential Hong Kong Limited

(Part of Prudential plc (United Kingdom))

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: (852) 2281 1333

Corporate Website

[www.prudential.com.hk](http://www.prudential.com.hk)

#### Prudential Hong Kong Limited (Macau Branch)

(Part of Prudential plc (United Kingdom))

Avenida Doutor Mário Soares

FIT Center of Macau

12 andar A, G, H, I, J e K, em Macau

Customer Service Hotline: (853) 8293 0833

Corporate Website

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