

Prime Horizon Insurance Plan

The fast track to wealth growth, building a lasting legacy
with just 2 years of premiums





A faster route to prosperity

Prime Horizon Insurance Plan is built for those who want to push their wealth further, faster. A guaranteed cash value and non-guaranteed Terminal Dividend deliver a **potential quicker breakeven** and **earlier returns** – with just 2 years of premium payments.

And for vital financial flexibility, the plan offers the option to create an **income stream** as well as giving you **control** over your **policy's gains**. Lock them in to help **protect against uncertain markets**, unlock them to **take advantage** of **growth opportunities**, or even **withdraw** them **as needed**.

Beyond growth, the plan empowers you to support your loved ones **across generations** with purpose. Comprehensive legacy tools allow you to split your policy, change the life assured (the person the plan covers) and name a backup life assured or policyholder (including your young child).

With **Prime Horizon Insurance Plan**, you can build, grow, and transfer your wealth with agility and speed.

Plan highlights

The fast, flexible way to reach your financial goals



Pay just 2 years of premiums and get to your savings goals sooner with the potential for a **quicker breakeven** and **earlier returns**



Secure **steady wealth growth** through a guaranteed cash value and **additional upside potential** through a non-guaranteed Terminal Dividend



Get flexible access to your wealth by creating an **income stream**, paid directly to you, your loved one or an organisation you choose



Lock in your **policy's gains** for stability and **unlock** them when **market opportunities open up**



Ensure **seamless policy continuation** and keep your policy growing by naming a backup policyholder and life assured



Put a backup plan in place by appointing a family member to **receive a lump-sum payout for timely financial relief**, or to **take over your policy** if you become incapacitated and unable to manage it yourself



Name your **young child** as the backup policyholder, supported by an interim owner until they are **ready to take full control** at the date, age or life event you choose



Distribute wealth strategically as your family grows with the Wealth-Split Option and the comprehensive death benefit settlement options

Plan highlights



What benefits can you get from this plan?

Grow, preserve and access your wealth with speed and agility

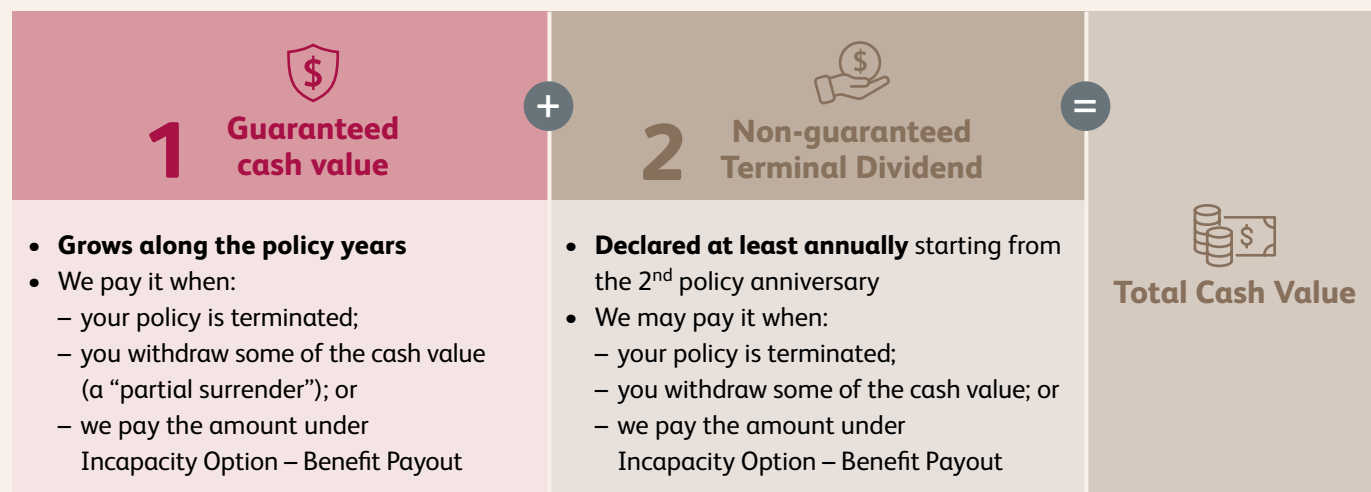


The rapid route to
lasting wealth

Prime Horizon Insurance Plan is a whole-life Shareholder-backed Participating Plan that offers the **potential for high growth, faster breakeven** and **earlier returns** with only 2 years of premium payments. Build your wealth through a guaranteed cash value and a non-guaranteed Terminal Dividend, and access life and accidental death cover, helping you build a secure future for you and your loved ones.



What benefits can you get from this plan?



You can find more about our “Terminal Dividend” and “Cash withdrawal” in the “More about the plan” section below.

Click [here](#) or scan the QR code for more information on our Shareholder-backed Participating Plans, including our investment and bonus philosophies and the operation of the Shareholder-backed Participating Fund.



Good to know – Backing your policy returns

We invest in various types of assets to back your policy returns. For equity-type securities, we invest globally with an aim to achieve diversification. For fixed-income securities, we primarily invest in those denominated in USD, and currency hedging may be used if the currency of the fixed-income securities is different from the underlying policy denomination.

The amount of the non-guaranteed Terminal Dividend is subject to the performance of our investments, which include equity-type securities and fixed-income securities, and may move up or down over time. Returns from equity-type securities are generally more volatile than fixed-income securities. For this plan, we will allocate a considerable portion of our investments to equity-type securities (refer to “The investment mix of your plan” section below for details) and therefore the movement of the amount of the non-guaranteed Terminal Dividend can be large throughout the policy term and may be lower or higher compared to the point of sales illustration. The investment performance of equity-type securities is generally more volatile within short-term interval, when compared to long-term volatility. Therefore, the non-guaranteed Terminal Dividend will be more volatile over a short period of time, especially during the early policy years. While smoothing may be applied to produce more stable returns over the policy term, investment returns will mostly be passed back to policyholders via adjustments in the Terminal Dividend in a timely manner. We may determine and declare the dividend more frequently than on an annual basis at our sole discretion. You should note the investment mix of this plan and more details in the “Investment philosophy” and “Key risks” sections below.

What benefits can you get from this plan?



Control over your gains

Lock in your gains to safeguard them in uncertain markets, unlock them to capture growth potential or withdraw them at any time.

Dividend Lock-in Option



Starting from the 10th policy anniversary, you can **lock in** part of the **non-guaranteed Terminal Dividend** to a Dividend Lock-in Account. Your money earns interest at a rate we determine from time to time. You can also withdraw the money from the account anytime you need it.



Dividend Unlock Option



Starting from 1 year after the dividend lock-in, you can **unlock** all or part of the **latest value** of your **Dividend Lock-in Account** as a non-guaranteed Terminal Dividend so you can take advantage of potential growth opportunities.



Flexible access to your wealth

If you need your money for any reason, you can choose how to access your policy value, giving you greater control to meet your financial needs and goals.

Take advantage of our **FlexIncome Option** to create an **income stream for you or your family**. Empower your children to pursue their dreams, or support the particular needs of your family, including:



Living expenses



University tuition



Travel funds

From the 5th policy anniversary, with just a simple instruction, you can **set up automatic annual or monthly withdrawals** from the policy value, paid directly to your named recipient for a period of your choosing. What's more, you can opt for **fixed or increasing payments** to cater to your changing financial needs or just to stay ahead of inflation.

You can choose to exercise either option once per policy year. After that, we will adjust your Terminal Dividend for that policy year and all subsequent policy years. You can find more about our “Dividend Lock-in Option” and “Dividend Unlock Option” in the “More about the plan” section below.

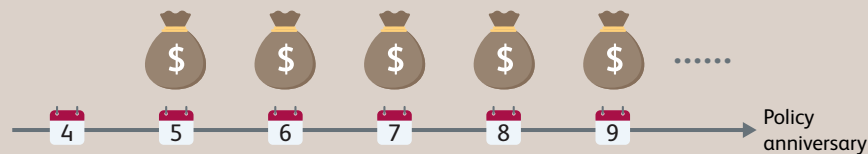
What benefits can you get from this plan?



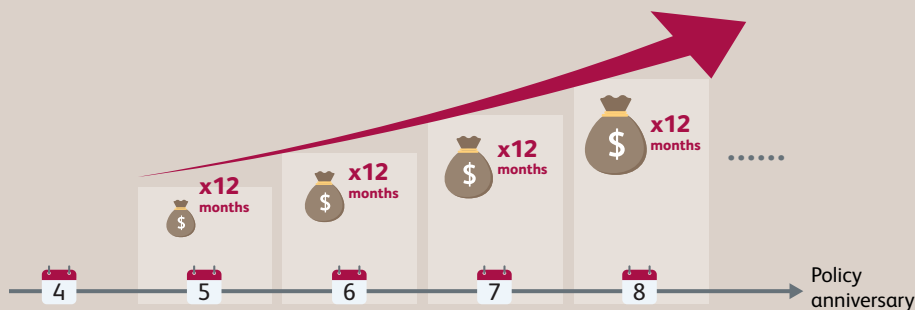
Access cash and keep your coverage

You can change the instruction or the recipient **as many times as you wish**, as long as there is only 1 instruction in place at a time. Take full charge of how to share your wealth – the amount, payment period and recipient, who can be your loved one or even a charity. The choice is yours.

Example 1: Fixed annual withdrawals



Example 2: Monthly withdrawals increasing at your designated annual rate



To **maximise** your **financial flexibility**, you can also **take out your plan's Total Cash Value** through cash value withdrawal or borrow up to 80% of the guaranteed cash value while **keeping the policy in force**.

You can find more about our “FlexIncome Option”, “Cash withdrawal” and “Policy loan” in the “More about the plan” section below.

What benefits can you get from this plan?
Design your legacy with precision
and flexibility





The plan offers a **suite of legacy planning tools** to help you **grow your wealth** and **pass it on seamlessly across generations**. These include policy splitting, unlimited changes of the life assured, setting up a backup life assured or policyholder (with the option to name your young child as the backup policyholder through our Interim Owner Option) – all empowering you to craft your legacy precisely as you wish.



What benefits can you get from this plan?

Safeguard your legacy by naming a trusted backup policyholder and life assured

Life is uncertain, so we help you plan for contingencies.

As soon as the policy starts, you, as the policyholder, can choose a family member as your policy's **succeeding owner**. This allows them to take over the policy and become the new policyholder if you unfortunately pass away, **ensuring policy continuity** and **avoiding lengthy probate**.

During the lifetime of the current life assured, you can also choose a family member as your policy's **contingent life assured** to ensure your legacy lasts. This allows them to become the new life assured if the current life assured unfortunately passes away, letting you **pass on your legacy seamlessly**.

You can appoint, change or remove the succeeding owner and/or contingent life assured as many times as you wish as long as there is only 1 succeeding owner and/or 1 contingent life assured at a time.

You can also appoint a contingent life assured and a beneficiary at the same time. Even if both the current life assured and the contingent life assured unfortunately pass away, you can rest assured your chosen beneficiary will receive the Death Benefit.

What benefits can you get from this plan?



Create a safety net with a choice of two Incapacity Options

If you unfortunately become **mentally** or **physically incapacitated** because of any of the plan's Covered Diseases while the policy is in force, and **you are unable to manage your policy**, our **Incapacity Option allows your family to step in** and support your life and financial wellbeing.

As soon as the policy starts, you can create a safety net by choosing one of two options in advance:

Incapacity Option – Benefit Payout



We will pay your designated adult family member the percentage you choose of your policy's surrender value (before we deduct any outstanding premiums, loans and interest) as the claim under this option to help you through such difficult times. With a simple application, your family can **get money quickly** to meet your needs; **no need for any legal processes**.

OR

Incapacity Option – Ownership Transfer



We will transfer your policy's ownership to your designated family member. With a simple application, they can take over the policy and become the new policyholder, so your **policy can continue seamlessly**.

You can switch between the Benefit Payout and Ownership Transfer options or change the designated family member under your selected option as many times as you wish, as long as you only choose 1 option at a time and you have not exercised the Incapacity Option.

You can find more about our "Incapacity Option" including the full list of our Covered Diseases and how we calculate the Benefit Payout amount in the "More about the plan" section below.

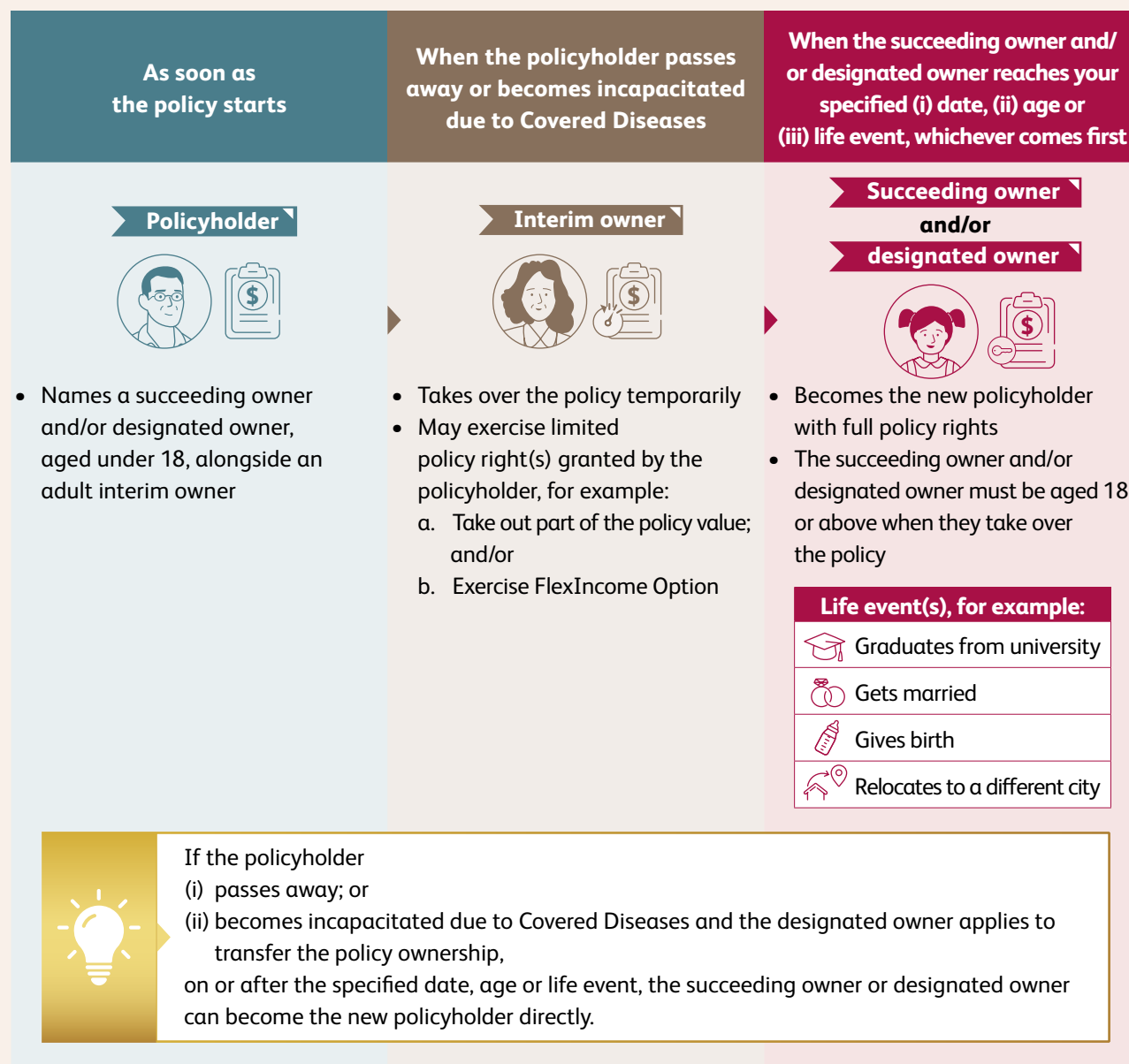


Protect your child's future ownership with the Interim Owner Option

Worried your child is too young to take over the policy?

If you name your young child, who is aged under 18, as the succeeding owner and/or designated owner under the Incapacity Option – Ownership Transfer, our **Interim Owner Option** enables you to **appoint an interim owner** to **temporarily manage** the policy, with **limited policy rights chosen by you**. This safeguards the policy until your child is mature enough to succeed your asset at a specified date, age or life event.

What benefits can you get from this plan?



You can appoint, change, or remove the interim owner as many times as you wish as long as there is only 1 interim owner at a time for each policy. If you remove the interim owner, the succeeding owner and/or designated owner will also be cancelled.

The diagram lists out certain key features of the Interim Owner Option and is for illustrative purposes only. The determination of a new policyholder and the transfer of policy ownership must fulfil the relevant requirements for the succeeding owner, designated owner and interim owner. You can find more about our “Interim Owner Option” in the “More about the plan” section below.

Click [here](#) or scan the QR code to explore application examples of the Interim Owner Option:



Good to know – Interim Owner Option

If both a succeeding owner and a designated owner are named, they must be the same person; and if that person is a young child aged under 18 at the time of appointment, you must appoint the same interim owner.

What benefits can you get from this plan?

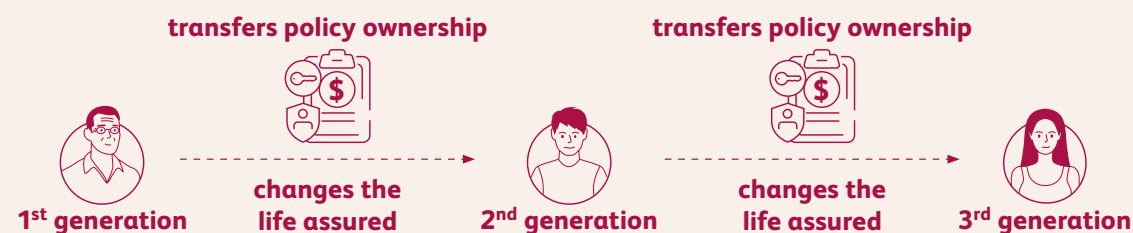


Ensure a smooth passing down of your policy to the next generations

To protect and provide for the people you love, you can **keep your wealth flowing down the generations** with our **Prime Horizon Insurance Plan**.

For example, you could make your son and then, later, your granddaughter the life assured under your policy. Together with transferring the policy ownership, you can pass the policy down through the generations and use the wealth you have created as the basis for future generations to thrive.

Once you change the life assured, we cover the new life assured for life. Starting from the 1st policy anniversary and during the lifetime of the current life assured, you can change the life assured as many times as you wish.



As a business owner, you can also change the life assured to cover a new employee when the employee who was the original life assured leaves the firm, letting the policy value grow continuously.

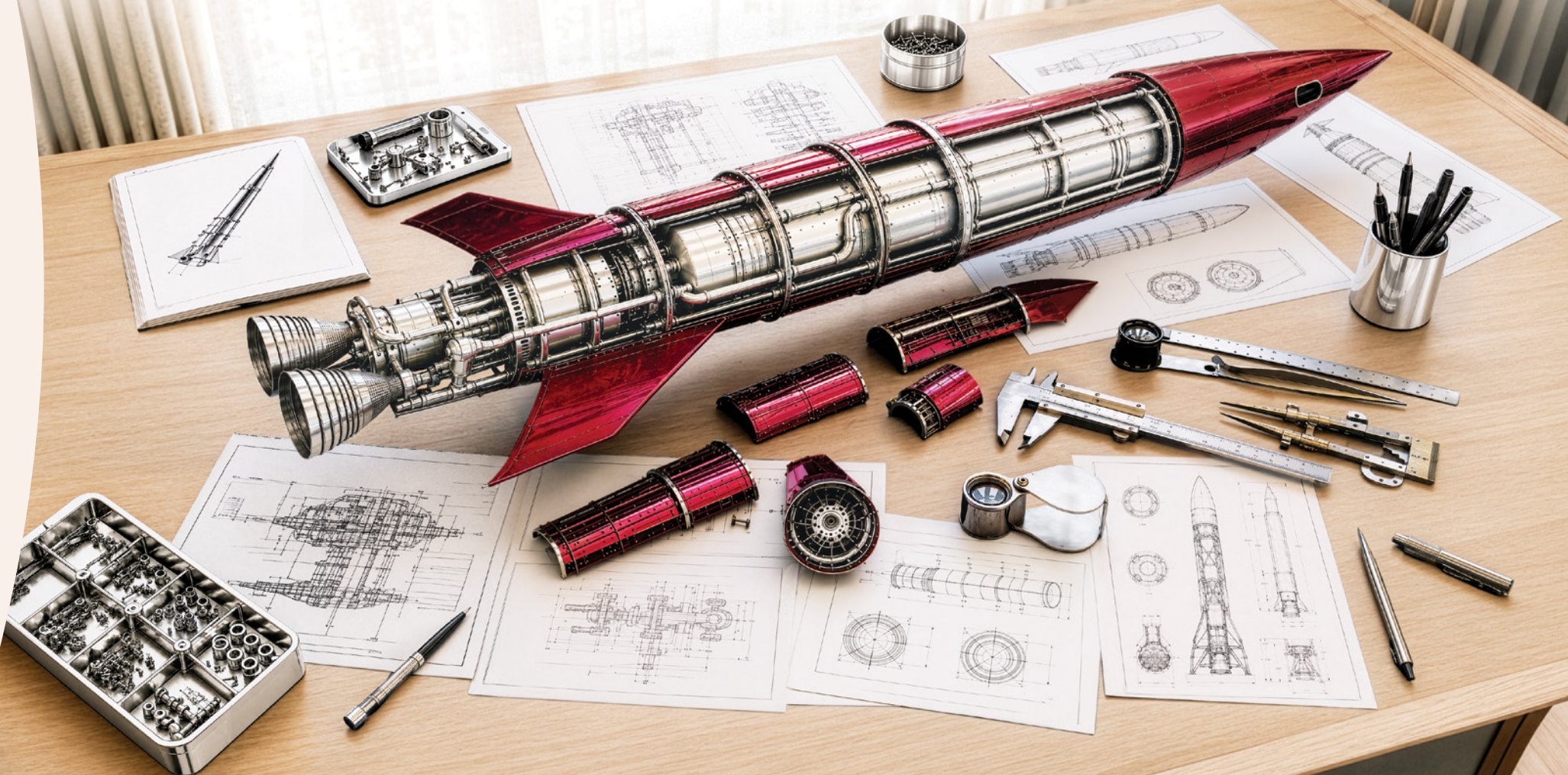


Distribute your wealth among your growing family with the Wealth-Split Option

As your family grows, you may want to include more loved ones in your legacy planning and **distribute your wealth in the way you choose**. Starting from the 2nd policy anniversary, you can separate your policy into several policies by exercising the Wealth-Split Option.

For **each split policy**, you can create an **income stream** with the FlexIncome Option to cater to each family member's specific needs and set up **tailored legacy planning arrangements** to pass your wealth on flexibly as meaningful gifts that can last for many generations.

What benefits can you get from this plan?



What benefits can you get from this plan?



Secure whole-life protection paired with flexible death benefit settlement options

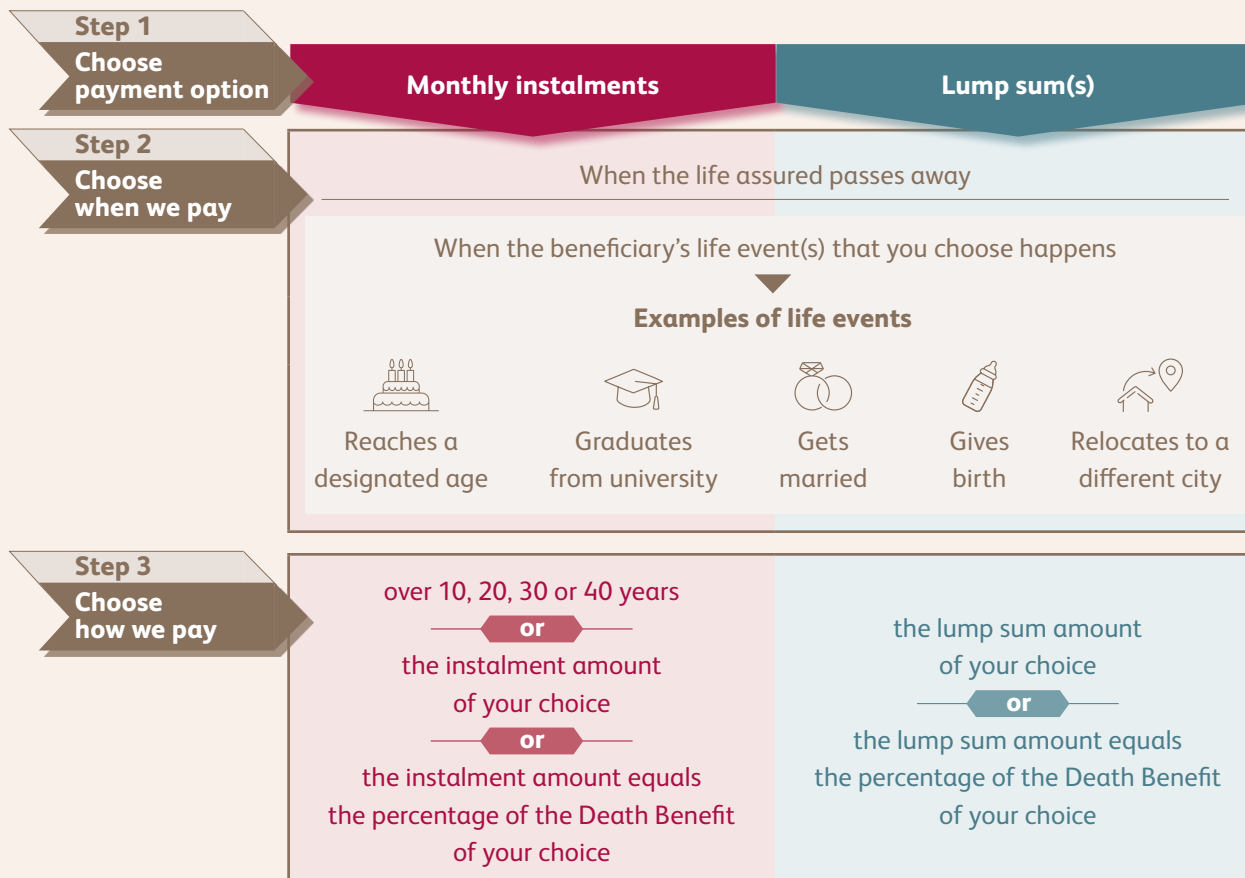
We will pay a Death Benefit to the beneficiary you choose if the life assured unfortunately passes away while the policy is in force and there is no contingent life assured to take up the role of the life assured. We will pay at least **100% of the total premiums due and paid** as a Death Benefit, less any outstanding loans and interest.

To meet your specific legacy planning needs, while the life assured is still alive, you can **choose how you would like us to pay the Death Benefit** in one of the following ways:

- 1) One **lump sum** payment
- 2) **Monthly instalments** over 10, 20, 30 or 40 years
- 3) A **mix** of both – pay the percentage of the Death Benefit you decide in a lump sum then the remaining balance in monthly instalments
- 4) **FlexLegacy**

What benefits can you get from this plan?

FlexLegacy – no matter what the future holds, you can tailor the payments in different ways to suit you and your family, by choosing the following:



You can tailor the Death Benefit payment as a lump sum, in monthly instalments, or a mix of both, giving you the greatest flexibility.

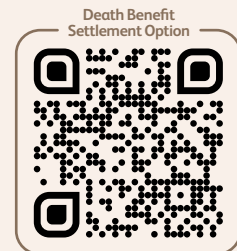
For the beneficiary who may be too young, inexperienced, or unable to manage money, this option helps.

Our FlexLegacy gives you total control over how and when your wealth is passed on in line with your family values, ensuring your care for those you love continues decades into the future.

When we approve the Death Benefit claim, any Death Benefit unpaid will earn a non-guaranteed interest.

You can find more about our “Death Benefit and its settlement option” including the full list of our specified life events 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:



What benefits can you get from this plan?

Extra protection for the unexpected



Added protection in case of accidental death



Extended Accidental Death Cover

If you have not changed the life assured, and the life assured sadly has a fatal accident before the 5th policy anniversary, we will pay an **extra accidental death benefit together with the Death Benefit**.

The benefit amount of this Extended Accidental Death Cover will be equal to **100% of the total premiums due and paid**, capped at USD 125,000 under all in-force insurance policies for the same life assured regardless of where we issued them.



Payor Accidental Death Cover

If you have not changed the policy ownership, and you unfortunately pass away in an accident before the premium term ends, we will **pay a lump sum equal to the remaining premiums of your Prime Horizon Insurance Plan**. Your family can use the benefit amount as they choose; perhaps to cover future premiums so that they can continue enjoying the protection and benefits under the plan.

We cap this benefit amount under all in-force insurance policies at USD 125,000 for the same policyholder regardless of where we issued them. If the policyholder who dies in the accident is also the life assured, we will only pay the Extended Accidental Death Cover but not the Payor Accidental Death Cover.



No medical checks to enrol

You **do not need** to give us any **medical information** to take out a **Prime Horizon Insurance Plan**.

Good to know

Exercising the plan's benefits or options, especially the Wealth-Split Option and changing the life assured or policyholder, may affect its other benefits or options. You can find more details in the relevant areas under "More about the plan" section below.

What benefits can you get from this plan?



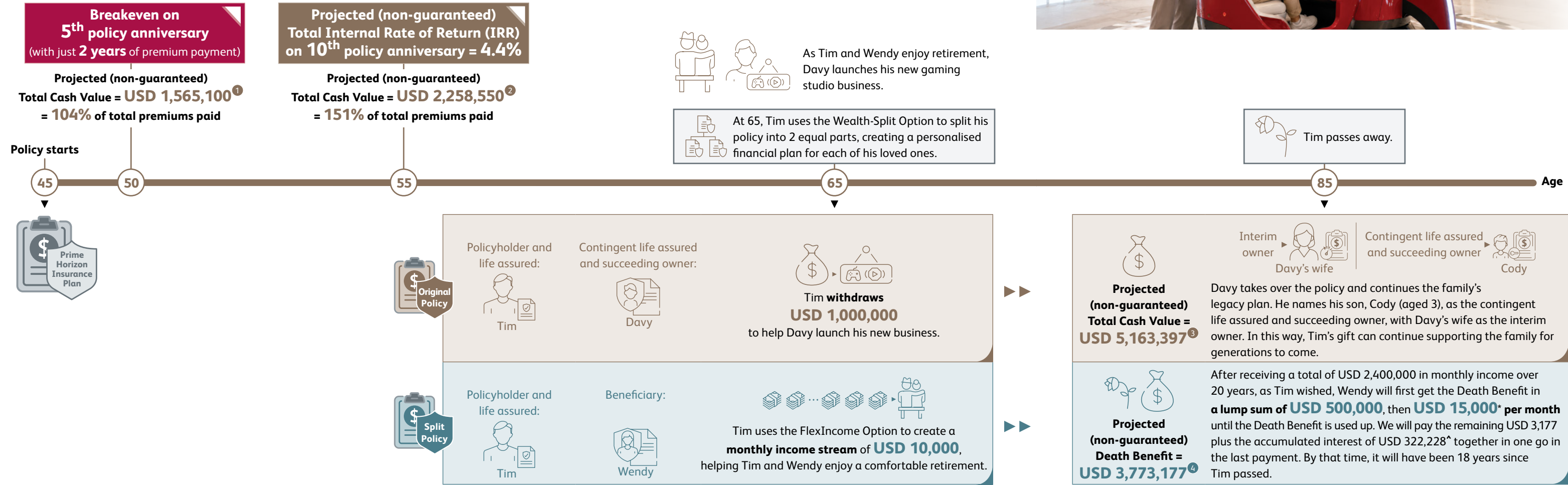
How does the plan work?

Moving faster toward your life’s goals

Tim (aged 45) is a successful entrepreneur. Together with his wife Wendy, he is raising their young son, Davy (aged 8).

- Tim takes out this plan to:
- Build a stronger financial foundation for his family sooner
 - Pass on a legacy seamlessly to future generations

Policy details
Policyholder and life assured: Tim
Premium payment term: 2 years
Total premiums paid: USD 1,500,000



How does the plan work?

Breakdown of ① ② ③ ④ :

USD	Guaranteed cash value		Non-guaranteed Terminal Dividend
① =	900,000	+	665,100
② =	1,148,700	+	1,109,850
③ =	486,092	+	4,677,305
④ =	355,214	+	3,417,963

* Excluding the accumulated interest.
^ Interest rates are non-guaranteed and we may change them from time to time. The current interest rate is 1% p.a.

About Tim's policy:

- This example and all the figures here are for illustration only.
- The calculations assume no other withdrawals except the amount in the example, no policy loan is made, and all the other options not stated in the example are not exercised while the policy is in effect. The figures may differ slightly from the actual amounts due to rounding.
- The projected (non-guaranteed) Total Cash Values above are composed of a guaranteed cash value and non-guaranteed Terminal Dividend. We have estimated the non-guaranteed benefits based on our dividend scale considering the current assumed investment return. This is not an indicator of the future non-guaranteed benefits and the actual return may be higher or lower depending on investment performance. Therefore, the actual breakeven year may be earlier than or later than the 5 years shown.
- The above total IRR is rounded to the nearest 1 decimal place and is for illustration only. We calculate the total IRR by considering the total premiums paid and any withdrawal amount, plus the guaranteed cash value and the non-guaranteed Terminal Dividend received if the policy is fully surrendered at the time in the example.
- The policy rights granted by the policyholder to the interim owner are subject to the specific features of the product. There are more details on the application form.
- If you exercise the FlexIncome Option, we will withdraw the policy values in a designated sequence. This will reduce its future value and may reduce your policy's notional amount, as with a partial surrender.
- Applications for exercising the features above need our approval. You can find more details 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/Minimum notional amount

Premium term	Issue age (age next birthday (ANB))	Currency	Minimum notional amount
2-year	1–80	USD	20,000

- The life assured must be at least 15 days old when the proposal document is signed.
- If the life assured is aged 76 (ANB) or above when the proposal document is signed, you must appoint a contingent life assured aged 75 (ANB) or below under the policy. You cannot cancel this appointment unless the original life assured is changed.

Premium structure

The same premium rate applies across all ages, genders, smoking class and region of residence.

Notional amount

Your policy will have a “notional amount”. We use the notional amount to calculate the policy’s premiums, guaranteed cash value, non-guaranteed Terminal Dividend and other policy values and benefits of the plan. It does not represent the amount of Death Benefit we pay. Any change to this notional amount will lead to a corresponding change in the future premiums, Death Benefit, Extended Accidental Death Cover, Payor Accidental Death Cover, guaranteed cash value, non-guaranteed Terminal Dividend and other policy values and benefits of the plan.

Terminal Dividend

- This is a one-off non-guaranteed dividend.
- We will declare the dividend for your plan from the 2nd policy anniversary.
- We normally declare the dividend annually and may change it from time to time.
- We have the right to determine and declare the dividend more frequently than annually at our sole discretion.
- After each declaration of the dividend, we may adjust the value and it could be reduced compared to previous declarations. As a result, the Total Cash Value, Death Benefit and surrender value may be lower than those in previous years as well.
- Apart from the amount in the Dividend Lock-in Account (if applicable), the declared dividend may rise and fall and does not accumulate within the policy or form a permanent addition to the policy’s value.
- If you exercise the Wealth-Split Option, we will reduce and transfer the Terminal Dividend to the split policy(ies) based on your chosen ratio of the notional amount.

Surrender value

When you surrender your policy, we will pay a surrender value equal to:

- the guaranteed cash value;
- **plus** any Terminal Dividend;
- **plus** any amount in the Dividend Lock-in Account (if applicable);
- **less** any outstanding premiums, loans and interest.

Death Benefit and its settlement option

- If the life assured passes away while the policy is still in force and there is no contingent life assured to take up the role of the life assured, we will pay the beneficiary a Death Benefit equal to:
 - > the **higher** of:
 - the guaranteed cash value plus any Terminal Dividend; and
 - 100% of the total premiums due and paid;
 - > **plus** any amount in the Dividend Lock-in Account (if applicable);
 - > **less** any outstanding loans and interest.

Death Benefit Settlement Option

- You can decide, while the life assured is still alive, how we pay your beneficiary(ies) the Death Benefit in one of these ways:
 1. one lump sum; or
 2. monthly instalments over 10, 20, 30 or 40 years; or
 3. a mix of both – pay the percentage of the Death Benefit you decide in a lump sum then the remaining balance in monthly instalments; or
 4. FlexLegacy – we will pay your sole beneficiary the Death Benefit when the life assured passes away and/or when the sole beneficiary experiences any of the life events listed below. You can customise the settlement option in monthly instalments, lump sum(s) or a mix of the two.

Payment option	Monthly instalments	and/or	Lump sum(s)
When we pay	When the life assured passes away; or		When the life assured passes away; and/or
	When the beneficiary's life event(s) that you choose happens :		
	reaches/has reached a designated age; or		reaches/has reached up to 3 designated ages; or
	graduates from university; or		
	gets married; or		
	gets divorced; or		
	gives birth (either your beneficiary or their spouse) or adopts (up to 1 child); or		gives birth (either your beneficiary or their spouse); or adopts (up to 2 children); or
	buys a new home; or		
	relocates to a different city; or		
	is an eligible employee and becomes involuntarily unemployed; or		
	receives a cancer, heart attack or stroke diagnosis		
How we pay	You can choose multiple life events. We will start paying the Death Benefit in monthly instalments to your beneficiary only when the 1st of the chosen event(s) happens and continue until we have fully paid it out.		We will pay your beneficiary the Death Benefit when the multiple life events you choose happen until we have fully paid it out.
	over 10, 20, 30 or 40 years; or		the lump sum amount of your choice, subject to the remaining Death Benefit; or
	the instalment amount of your choice, until the remaining Death Benefit is used up; or		
	the instalment amount equals the percentage of the Death Benefit of your choice (0-100%), until the remaining Death Benefit is used up.		the lump sum amount equals the percentage of the Death Benefit of your choice (0-100%), subject to the remaining Death Benefit.

- The beneficiary must submit the request for paying the monthly instalments or lump sum amount, along with the proof of the life event, to us for approval.
- The beneficiary can submit the request for us to pay any unpaid Death Benefit and any accumulated interest in one go when they reach an age you choose, or 85 (86 ANB) as set by us.
- You may choose the FlexLegacy when your policy only has 1 designated beneficiary.
- The FlexLegacy is an additional option to the Death Benefit Settlement Option as set out in the respective policy provision.

General rules for the Death Benefit Settlement Option

- Any remaining Death Benefit will earn a non-guaranteed interest. We will determine the interest rate from time to time. We will pay the accumulated interest during the final payout, together with the last monthly instalment or the last lump sum payment.
- The remaining Death Benefit will not participate in the Shareholder-backed Participating Fund or benefit from its profits.
- The beneficiary cannot make any changes to the way we pay the Death Benefit at any time.
- We will cancel any Death Benefit Settlement Option and pay the Death Benefit in a lump sum when the life assured passes away if you:
 - change the life assured; or
 - transfer the policy ownership (for the case of transferring the policy ownership to the succeeding owner, designated owner or interim owner, please refer to the “Succeeding owner”, “Incapacity Option” and “Interim Owner Option” sections below for details); or
 - assign the policy; or
 - have all your beneficiary designations revoked or cancelled; or
 - change, cancel or revoke the sole beneficiary, or add a beneficiary, under the FlexLegacy; or
 - choose to settle the Death Benefit in monthly instalments or through the FlexLegacy, but the total amount payable under monthly instalments or the FlexLegacy is less than USD 50,000 (or other amount we determine from time to time).
- You can refer to our website at <https://pruhk.co/historical-dbso-mo-en> for the historical interest rates for accumulation on the remainder of the Death Benefit.

Please also note

The Death Benefit Settlement Option is not a trust, and we do not owe any trust-related responsibilities to the beneficiary(ies). There are more details related to the Death Benefit Settlement Option on the application form and any relevant documents. We may change the administrative rules and/or introduce more options from time to time.

Dividend Lock-in Option

- You can request to exercise the Dividend Lock-in Option once per policy year and within 30 days before each policy anniversary starting from the 10th policy anniversary.
- You can lock-in a certain percentage of your Terminal Dividend to a Dividend Lock-in Account. The lock-in amount is equal to the lock-in percentage times the Terminal Dividend applicable when the lock-in takes effect at the policy anniversary after your request. The percentage you lock-in each time cannot be less than 10% (subject to a minimum amount we determine) or more than 75% per policy year.
- The sum of the lock-in percentages of all the Dividend Lock-in Options ever exercised for each policy cannot be over 75%. We may change the percentage limits and the minimum amount for each application as well as the sum of the lock-in percentages limit from time to time.
- You can only exercise either the Dividend Lock-in Option or Dividend Unlock Option in the same policy year.
- Exercising the Dividend Lock-in Option will not reduce the notional amount of the policy but it may affect future policy values.
- We will transfer the lock-in amount to your Dividend Lock-in Account once we have deducted anything you owe us.
- Once we have transferred the lock-in amount into your Dividend Lock-in Account, we will reduce your Terminal Dividend during that policy year and subsequent policy years by the corresponding lock-in percentage.
- You cannot reverse the transfer of any lock-in amount once you have exercised the Dividend Lock-in Option.
- The balance in the Dividend Lock-in Account will accumulate and earn a **non-guaranteed interest rate** determined by us from time to time.
- You can refer to our website at <https://pruhk.co/historical-rate-mo-en> for the historical interest rates for the Dividend Lock-in Account.
- You can withdraw cash from the Dividend Lock-in Account anytime. Any withdrawal will not change the total lock-in percentage.
- We may change the administrative rules for this option from time to time.

Dividend Unlock Option

- You can request to exercise the Dividend Unlock Option once per policy year and within 30 days before each policy anniversary starting from 1 year after you have exercised the Dividend Lock-in Option.
- You can unlock a certain percentage of the latest value in the Dividend Lock-in Account as the Terminal Dividend. The unlock amount is equal to the unlock percentage times the latest value in the Dividend Lock-in Account when the unlock takes effect at the policy anniversary after your request. The percentage you unlock each time cannot be less than 10% or more than 100% (subject to the minimum and maximum amounts we determine). We may change the percentage limits and the minimum and maximum amounts for each application from time to time.
- You can only exercise either the Dividend Lock-in Option or Dividend Unlock Option in the same policy year.
- Once we have transferred the unlock amount out as the non-guaranteed Terminal Dividend, we will increase the Terminal Dividend during that policy year.
- We may also adjust the future value of the Terminal Dividend in subsequent policy years.
- A dividend unlock will not change the total of all lock-in percentages from every Dividend Lock-in Option exercised under the policy.
- We may change the administrative rules for this option from time to time.

FlexIncome Option

When you exercise this option

- Starting from the 5th policy anniversary, you can set up a FlexIncome instruction to make annual or monthly withdrawals from the policy and appoint a FlexIncome recipient to receive the withdrawal payments automatically for a period of your choosing, while the policy is still in force.
- You can choose fixed instalments or increasing instalments at a rate between 1% and 10% p.a..
- You can choose to exercise this option via withdrawing from the policy value by keeping the same notional amount or reducing the notional amount. Either will reduce the future value of your policy.
 - If you keep the same notional amount, we will withdraw from the balance of the Dividend Lock-in Account (if applicable).
 - If you reduce the notional amount, we will withdraw from the balance of the Dividend Lock-in Account (if applicable). After that, we will withdraw from the guaranteed cash value and any non-guaranteed Terminal Dividend of the policy.
- You can only set up 1 instruction with 1 recipient for this option under the policy. The recipient must be aged 18 (19 ANB) or above, and must be:
 - your a) self, b) spouse (including same-sex spouse), c) parent, d) child, e) sibling, f) grandparent, g) grandchild or h) any other relationship or any organisation as mentioned on the application form; or
 - the employee who is the policy's life assured, in the case of business insurance; or
 - an individual with the assignee's consent, in the case of an assigned policy.
- If you want to change the instruction or the recipient, you can cancel it and set up another instruction as many times as you wish while the policy is in force by completing and submitting an application form to us. However, you must meet our eligibility requirements, the applicable administrative rules and conditions and you will need our approval.

Grounds for cancelling this option

- If we receive a request to transfer the policy ownership, we will withhold any FlexIncome instruction, including a transfer to
 - (i) the designated owner under the Incapacity Option; or
 - (ii) the interim owner when the policyholder becomes incapacitated; or
 - (iii) the succeeding owner/designated owner when the chosen life event happens during policy ownership of the interim owner.
- If we reject the transfer request, we will resume the instruction but will not repay any income withheld during this period.
- We will cancel the instruction and the FlexIncome recipient you have appointed earlier when the first of these happens:
 - your policy is terminated; or
 - your chosen withdrawal period ends; or
 - there is not enough balance in the Dividend Lock-in Account (if any), in the case of withdrawal by keeping the same notional amount; or
 - the notional amount of your policy after withdrawal is less than the minimum amount we set, in the case of withdrawal by reducing the notional amount; or
 - you transfer the policy ownership (for the case of transferring the policy ownership to the succeeding owner, designated owner or interim owner, please refer to the "Succeeding owner", "Incapacity Option" and "Interim Owner Option" sections below for details); or
 - you assign the policy; or
 - you exercise the Wealth-Split Option; or
 - you cancel the FlexIncome instruction or the appointment of the FlexIncome recipient; or
 - we receive notice of the policyholder's death.

- If you grant the policy rights to the interim owner to exercise the FlexIncome Option, after the interim owner takes over the policy, we will cancel the FlexIncome instruction and the FlexIncome recipient appointed by the interim owner when the first of these happens:
 - we approve the transfer of policy ownership after the chosen life event of the succeeding owner or the designated owner happens during policy ownership of the interim owner; or
 - the interim owner is unable to continue holding the policy in our reasonable opinion; or
 - the succeeding owner/designated owner reaches the specified date or age during policy ownership of the interim owner.
- If the life assured unfortunately passes away:
 - we will deduct from the Death Benefit any payments made from the date of the life assured's death until we receive the death claim submission.
 - if you are not the life assured and the contingent life assured becomes the new life assured, we will continue payments to the FlexIncome recipient.

Please also note

We may change the administrative rules and other conditions for appointing, changing and removing the FlexIncome recipient from time to time.

Cash withdrawal

- You can choose to withdraw your policy value by taking the value of the Dividend Lock-in Account and/or through a partial surrender.
- We will take the amount from:
 1. the Dividend Lock-in Account (if applicable) first without reducing the notional amount;
 2. then the guaranteed cash value and any non-guaranteed Terminal Dividend of the policy by reducing the notional amount (a “partial surrender”), as long as the remaining amount meets our minimum requirement.
- If the notional amount reduces, the subsequent guaranteed cash value, any Terminal Dividend, and your total premiums paid used for calculating the benefits will also be reduced. Therefore, any cash value you withdraw will reduce the Incapacity Option – Benefit Payout, Death Benefit, Extended Accidental Death Cover, Payor Accidental Death Cover and surrender value payable.

Policy loan

- To offer you extra financial flexibility in times of need, you can borrow up to 80% of your policy's guaranteed cash value, while keeping the policy in force, as a policy loan.
- We will charge interest on policy loans from the dates you take them out until they are fully repaid.
- We calculate interest at a rate we determine, which we may change from time to time, and it is compounded annually (in other words, generating "interest on interest").
- If you have taken out a loan on your policy, we will deduct any outstanding premiums, loans and interest from all applicable insurance benefits before we pass the remaining money to you. This means your insurance benefits may be lower than the amounts available without taking out a policy loan.
- If at any time the total outstanding amount (including but not limited to any outstanding loans and interest) you owe us under the policy equals or exceeds 100% of the guaranteed cash value of the policy, we will terminate the policy immediately and pay you the surrender value less any outstanding premiums, loans and interest, and you may receive an amount considerably less than the premiums you paid, as well as losing the policy's coverage.
- There is more information on the policy loan and the interest rate we charge at <https://pruhk.co/cs-pruservices-mo-en>.

Succeeding owner

When you appoint a succeeding owner

- As soon as the policy starts, you can appoint, change or remove the succeeding owner as many times as you wish during the lifetime of the current policyholder and the current life assured while the policy is in force (subject to our approval).
- You can only appoint 1 succeeding owner under the policy.
- The succeeding owner can be either (i) aged 18 (19 ANB) or above; or (ii) aged under 18 (19 ANB) with the appointment of an interim owner. Please refer to the "Interim Owner Option" section below for details.
- If the current policyholder and the current life assured are the same person, that individual must appoint the succeeding owner and the contingent life assured at the same time.
- If you have appointed a designated owner under the Incapacity Option, the succeeding owner must be the same person as the designated owner.
- According to the existing administrative rules and other conditions,
 - the succeeding owner must be your a) spouse (including same-sex spouse), b) parent, c) child, d) sibling, e) grandparent or f) grandchild; and
 - if you appoint a succeeding owner before the 1st policy anniversary, the succeeding owner must have an insurable interest in the current life assured and meet the relationship criteria we accept; and
 - the contingent life assured must be the succeeding owner's a) self, b) spouse (including same-sex spouse), c) child or d) grandchild.
 - If the current life assured is aged under 18 (19 ANB), please refer to the application form for more requirements on the relationship between the life assured and the succeeding owner.
- You should inform the succeeding owner in advance to submit the prescribed form and required documents to us within 180 days of your death.

- This does not apply to:
 - assigned policies; or
 - business insurance.

Grounds for cancelling this appointment

- We will cancel the succeeding owner you have appointed earlier when the first of these happens:
 - you transfer the policy ownership (except when it is transferred to the interim owner when you pass away; for the case of transferring the policy ownership to the designated owner under the Incapacity Option, please refer to the “Incapacity Option” section below for details); or
 - you assign the policy; or
 - the policy becomes a business insurance; or
 - you change or cancel the appointment of the succeeding owner; or
 - the succeeding owner dies; or
 - you cancel the appointment of interim owner or the Interim Owner Option (for the succeeding owner aged under 18 (19 ANB) when they are appointed); or
 - if you are also the life assured, when you cancel the appointment of the contingent life assured or the appointment of the contingent life assured is revoked or becomes invalid for any reason.
- In addition, we may cancel the appointment of the succeeding owner if:
 - such appointment will/may, constitute a breach of, or conflict with, any law, order, judgment, award, injunction or decree; or
 - such appointment will render us incurring or potentially incurring any liability; or
 - any court decides, or a guardian/curator decides pursuant to a court order, against the appointment of the succeeding owner.

Succeeding owner becomes the new policyholder

When the succeeding owner is appointed without the Interim Owner Option, or the succeeding owner becomes the new policyholder directly under the Interim Owner Option:

- If the current policyholder unfortunately dies, the succeeding owner will automatically and immediately become the new policyholder subject to our right to revoke the transfer of policy ownership to the succeeding owner if any of the following conditions is/are not satisfied:
 - the succeeding owner submits the prescribed form to us within 180 days from the death of the current policyholder, together with the required documents as soon as possible to enable us to determine if we are satisfied with the submission within 30 days from the date we receive the initial submission; and
 - if you are also the life assured, such prescribed form must be submitted at the same time as the request to change the life assured of the policy from the deceased life assured to the contingent life assured; and
 - the succeeding owner must be your immediate family member; and
 - other conditions that we may impose from time to time.
- If we exercise our right of revocation, the revocation will take retrospective effect from the date of death of the deceased policyholder.
- The arrangement with respect to succeeding owner is also subject to our administrative rules and other conditions at the relevant time.
- Before we decide whether to exercise the right of revocation, all rights and benefit entitlements of the succeeding owner as a policyholder under the policy will be suspended.
- The rights and benefit entitlements of the succeeding owner as the new policyholder shall be subject to other terms as set out in the policy provisions.

- We will cancel any FlexIncome instruction and the appointment of the designated person or designated owner under the Incapacity Option and FlexIncome recipient once we receive notice of the policyholder's death. Other than these, there is no impact to the policy nor previous designations until we decide not to exercise the right of revocation, after which we will cancel any appointment of interim owner and the Interim Owner Option, Death Benefit Settlement Option and nomination of the beneficiary, and terminate the Payor Accidental Death Cover.

Please also note

- If there is a dispute or we have reasonable belief that there may be a dispute between the succeeding owner and anyone else (including the designated person or designated owner under the Incapacity Option, the FlexIncome recipient, the interim owner, the policyholder's guardian or curator, attorney or beneficiary(ies)), or if we may incur liability as a result of processing the transfer of policy ownership to the succeeding owner, we reserve the right to revoke such change.
- We may change the administrative rules and other conditions for appointing, changing and removing the succeeding owner as well as transferring the policy ownership from the deceased policyholder to the succeeding owner from time to time.

Contingent life assured

When you appoint a contingent life assured

- You can appoint, change or remove the contingent life assured as many times as you wish during the lifetime of the current life assured while the policy is in force (subject to our approval).
- You can only appoint 1 contingent life assured under the policy.
- If the current policyholder and the current life assured are the same person, you must appoint the succeeding owner and the contingent life assured at the same time.
- According to the existing administrative rules and other conditions:
 - if the current policyholder and the current life assured are **not the same person**, the contingent life assured must be the policyholder's a) self, b) spouse (including same-sex spouse), c) child, d) grandchild or e) great-grandchild.
 - regardless of whether the current policyholder and the current life assured are the same person or not, if a succeeding owner has been appointed, the contingent life assured must be the succeeding owner's a) self, b) spouse (including same-sex spouse), c) child or d) grandchild.
- You can nominate a beneficiary and appoint a contingent life assured under the same policy at the same time. If the current life assured passes away and there is no contingent life assured to take up the role of the life assured, we will pay the beneficiary the Death Benefit.
- This is not applicable to business insurance.

Grounds for cancelling this appointment

- We will cancel the contingent life assured you have appointed earlier when:
 - you assign the policy; or
 - you change the life assured; or
 - you change or cancel the appointment of the contingent life assured; or
 - the contingent life assured dies; or
 - if you are also the life assured, when you cancel the appointment of the succeeding owner or the appointment of the succeeding owner is revoked or becomes invalid for any reason; or
 - the policy becomes a business insurance.

Contingent life assured becomes the new life assured

- If the current life assured unfortunately dies, the following individuals may request to replace the deceased life assured with the contingent life assured under this policy:
 - a) you, as the policyholder; or
 - b) the succeeding owner or the interim owner (if you are also the life assured or if both you and the current life assured pass away at the same time).
- The application form must be submitted to us within 180 days from the death of the deceased life assured. Subject to the terms and conditions applicable to the change of life assured and given the contingent life assured is alive at the time of application, the contingent life assured will become the new life assured of the policy.
- After the contingent life assured becomes the life assured of the policy:
 - we will not pay the Death Benefit and Extended Accidental Death Cover for the death of the deceased life assured; and
 - the coverage of the contingent life assured starts on the deceased life assured's date of death, and the coverage of the deceased life assured ends on the same date.
 - There is more information on the implications of your policy in the "Change of life assured" section below.

Please also note

We may change the administrative rules and other conditions for appointing, changing and removing the contingent life assured from time to time.

Change of life assured

When you change the life assured

- You can change the life assured as many times as you wish:
 - during the lifetime of the current life assured while the policy is in force starting from the 1st policy anniversary (subject to our approval); or
 - after the death of the current life assured when there is a contingent life assured in place while the policy is in force (subject to our approval).
- The approval of change of life assured is subject to our underwriting requirements.
- When you apply to change the life assured, the new life assured must fulfil the issue age requirements of this plan at the time of application.
- Changing the life assured will not affect the policy value under the plan, including the notional amount, guaranteed cash value, any non-guaranteed Terminal Dividend and any value in the Dividend Lock-in Account.
- Change of life assured also applies to business insurance subject to our underwriting requirements, administrative rules and other conditions.
- According to the existing administrative rules and other conditions:
 - the new life assured must be your a) self, b) spouse (including same-sex spouse), c) child, d) grandchild, e) great-grandchild or f) employee; or
 - during the policy ownership of the interim owner, the succeeding owner or the designated owner under the Incapacity Option – Ownership Transfer must have an insurable interest in the new life assured and meet the relationship criteria we accept.

Once you change the life assured, we will:

- alter the basic plan's benefit term to the whole life of the new life assured;
- cancel any Death Benefit Settlement Option, nomination of the beneficiary and contingent life assured; and
- terminate the Extended Accidental Death Cover.

Please also note

We may change the underwriting requirements, administrative rules and other conditions for changing the life assured from time to time.

Incapacity Option

When you choose to set up the Incapacity Option

- You can set up one of the following options as soon as the policy starts:
 - > **Incapacity Option – Benefit Payout**
 - You can designate a percentage (between 10% - 100%) of the plan's surrender value (before we deduct any outstanding premiums, loans and interest) as the amount we will pay under this option and appoint a designated person to receive this amount.
 - You can only appoint 1 designated person in advance while the policy is still in force.
 - The designated person must be your a) spouse (including same-sex spouse), b) parent, c) child, d) sibling, e) grandparent, f) grandchild or g) any other relationship as mentioned on the application form; and aged 18 (19 ANB) or above.
 - The designated person may receive this amount if you are unfortunately diagnosed with mental incapacity, terminal illness, coma, loss of independent existence, apallic syndrome, major head trauma or paralysis (the "Covered Diseases").

> **Incapacity Option – Ownership Transfer**

- You can only appoint 1 designated owner in advance while the policy is still in force.
- The designated owner can be either (i) aged 18 (19 ANB) or above; or (ii) aged under 18 (19 ANB) with the appointment of an interim owner. Please refer to the “Interim Owner Option” section below for details.
- The designated owner must be your a) spouse (including same-sex spouse), b) parent, c) child, d) sibling, e) grandparent, f) grandchild or g) any other relationship as mentioned on the application form.
- If the current life assured is aged under 18 (19 ANB), please refer to the application form for more requirements on the relationship between the life assured and designated owner.
- The designated owner will become the new policyholder if you are unfortunately diagnosed with any of the Covered Diseases.
- If you have appointed a succeeding owner, the designated owner must be the same person as the succeeding owner.
- We will only process either the Benefit Payout or Ownership Transfer under the Incapacity Option once per policy.
- You can switch between the Benefit Payout or Ownership Transfer options, as well as appoint, change or remove the designated person (Benefit Payout) or designated owner (Ownership Transfer) as many times as you wish while the policy is in force and before the exercise of the Incapacity Option by completing and submitting an application form to us. However, you must meet our eligibility requirements, the applicable administrative rules and conditions and you will need our approval.

- You must declare the following on the application form:
 - you have not created any will or an enduring power of attorney (“EPA”) over the policy;
 - no guardian or curator has been appointed in respect of the policyholder under the Articles 122° to 139° (interdictions and disabilities) of the Macau Civil Code (or under similar laws in another jurisdiction); and
 - you are not insolvent and no bankruptcy proceeding has been (or will likely be) commenced against you.
- You should inform the designated person in advance of the application process for making the claim, or inform the designated owner in advance to apply for the transfer of policy ownership.
- This does not apply to:
 - assigned policies; or
 - business insurance.

Grounds for cancelling an appointment under the Incapacity Option

- We will cancel the designated person or designated owner you have appointed earlier when the first of these happens:
 - your policy is terminated; or
 - you transfer the policy ownership (except when it is transferred to the interim owner when you become incapacitated under the Incapacity Option – Ownership Transfer; for the case of transferring the policy ownership to the succeeding owner, please refer to the “Succeeding owner” section above for details); or
 - you assign the policy; or
 - the policy becomes a business insurance; or
 - you inform us or we become aware that the policyholder has created an EPA or a will over the policy, and in the case of an EPA, the attorney does not provide their consent to our benefit payment to the designated person or our transfer of policy ownership to the designated owner; or

- we are notified or become aware of a curator or guardian being appointed in respect of the policyholder under the Articles 122° to 139° (interdictions and disabilities) of the Macau Civil Code (or under similar laws in another jurisdiction), and such curator or guardian (as the case may be) does not provide their consent to our benefit payment to the designated person or our transfer of policy ownership to the designated owner; or
- you have been adjudged bankrupt by any court of competent jurisdiction in or outside Macau, or bankruptcy proceedings have been initiated against you; or
- you change or cancel the appointment of the designated person or designated owner; or
- you cancel the appointment of interim owner or the Interim Owner Option (for the designated owner aged under 18 (19 ANB) when they are appointed); or
- we receive notice of the policyholder's death.
- We will also cancel the current appointment of the designated person if you appoint a designated owner, and vice versa.
- You must inform us if you have created an EPA or a will over the policy. If you do not inform us, we will make the benefit payment to the designated person or transfer the policy ownership to the designated owner assuming there is no such EPA or will and we shall have no responsibility to you, the succeeding owner, your attorney or any other person.
- In addition, we may cancel the appointment of the designated person or designated owner if:
 - such appointment will/may, constitute a breach of, or conflict with, any law, order, judgment, award, injunction or decree; or
 - such appointment will render us incurring or potentially incurring any liability; or
 - any court decides, or a guardian/curator decides pursuant to a court order, against the appointment of the designated person or designated owner, the benefit payment to the designated person or the transfer of policy ownership to the designated owner.

Designated person files the claim

- For us to pay the amount under this option:
 - you must be diagnosed with any of the Covered Diseases while the policy is in force. There is more information on the claims requirements in the policy provisions; and
 - by the time we approve this claim, you must have appointed a designated person to file and receive the claim for this option and must not have cancelled the appointment; both you and the designated person must be alive; and none of the grounds for cancellation of the appointment under Incapacity Option mentioned above applies.
- We will deduct any outstanding premiums, loans and interest from the payout amount.
- If the designated percentage is less than 100%, we will take the amount from:
 1. the Dividend Lock-in Account (if applicable) first;
 2. followed by the guaranteed cash value and any non-guaranteed Terminal Dividend of the policy by reducing the notional amount (a “partial surrender”).
- If the designated percentage is 100%, we will terminate the policy once we approve this claim.
- We will only pay the amount under this option once in a lump sum per policy.
- When submitting a claim, the designated person needs to complete and submit the application form, along with any other documents or evidence we may require from time to time, including the medical proof of your suffering from the Covered Diseases.

Designated owner becomes the new policyholder

When the designated owner is appointed without the Interim Owner Option, or the designated owner becomes the new policyholder directly under the Interim Owner Option:

- For us to transfer the policy ownership under this option:
 - you must be diagnosed with any of the Covered Diseases while the policy is in force. There is more information on the ownership transfer requirements in the policy provisions; and
 - by the time we approve the transfer of policy ownership, you must have appointed a designated owner and must not have cancelled the appointment; both you and the designated owner must be alive; and none of the grounds for cancellation of the appointment under Incapacity Option mentioned above applies.
- After transferring the policy ownership, we will:
 - cancel any Death Benefit Settlement Option, FlexIncome instruction, Interim Owner Option, nomination of the beneficiary, appointment of the succeeding owner, interim owner and FlexIncome recipient; and
 - terminate the Payor Accidental Death Cover.
- When applying for the transfer of policy ownership, the designated owner needs to complete and submit the application form, along with any other documents or evidence we may require from time to time, including the medical proof of your suffering from the Covered Diseases.

Please also note

- While the policyholder is alive, we will pay the Death Benefit instead of processing the Incapacity Option when the life assured dies and:
 - the death claim is submitted before the date of approval for the Incapacity Option; and
 - there is no contingent life assured; or
 - the contingent life assured fails to become the new life assured.
- While the policyholder is alive, if the life assured dies and the request for change of the life assured to the contingent life assured is submitted before the date of approval for the Incapacity Option, we will:
 - change the life assured to the contingent life assured first, then process the Incapacity Option – Benefit Payout; or
 - change the life assured to the contingent life assured first, then process the Incapacity Option – Ownership Transfer.
- The appointment of a designated person or designated owner is an advanced policy instruction, and not an EPA or a guardianship/curator order under the Articles 122° to 139° (interdictions and disabilities) of the Macau Civil Code. The policy instruction does not appoint the designated person or designated owner as your attorney or guardian/curator. If you have an EPA over the policy or a guardian/curator appointed, you must not appoint a designated person or designated owner.
- If there is a dispute or we have reasonable belief that there may be a dispute between the designated person or designated owner and anyone else (including the policyholder, the succeeding owner, the FlexIncome recipient, the interim owner, the policyholder's guardian or curator, attorney or beneficiary(ies)), or if we may incur liability as a result of us making the benefit payment or transferring the policy ownership under this option, we reserve the right to withhold the benefit payment or the transfer of policy ownership until we are satisfied that the dispute or matter is resolved.
- We may change the administrative rules and other conditions for appointing, changing, and removing the designated person or designated owner from time to time.

Interim Owner Option

When you set up the Interim Owner Option

- Interim Owner Option is applicable to the appointment of the succeeding owner; and/or the designated owner under the Incapacity Option – Ownership Transfer.
- You must apply for the Interim Owner Option if the succeeding owner and/or the designated owner is aged under 18 (19 ANB) at the time of appointment, by designating the following persons and items:

(i) Interim owner

- You can appoint, change or remove the interim owner as many times as you wish while the policy is in force (subject to our approval).
- According to the existing administrative rules and other conditions, the interim owner must be the succeeding owner's and/or designated owner's a) parent, b) grandparent, c) sibling, or d) any other relationship as mentioned on the application form.
- The interim owner must be aged 18 (19 ANB) or above at the time of appointment.
- If both succeeding owner and designated owner are appointed, their interim owner must be the same person.
- Only 1 interim owner is allowed at any time per policy.

(ii) Specified date or age

- You must set either a specified date or age for the succeeding owner or designated owner to take up policy ownership.
- The succeeding owner or designated owner must be aged 18 (19 ANB) or above when they take over the policy.

(iii) [Optional] Life events

- You may choose multiple life events below for succeeding owner or designated owner to take up policy ownership:
 - graduates from university; or
 - gets married; or
 - gets divorced; or
 - gives birth (including their spouse) or adopts a child; or
 - buys a new home; or
 - relocates to a different city; or
 - becomes involuntarily unemployed, having been an eligible employee; or
 - receives a cancer, heart attack or stroke diagnosis.
- The succeeding owner or designated owner must be aged 18 (19 ANB) or above when they take over the policy.

(iv) [Optional] Granted policy rights

- Subject to the specific product features, the policyholder may grant the policy right(s) below for the interim owner to exercise during their policy ownership, including:
 - withdraw part of the policy value;
 - exercise Dividend Lock-in Option;
 - exercise Dividend Unlock Option;
 - exercise FlexIncome Option;
 - exercise Wealth-Split Option; and/or
 - any other granted policy rights as mentioned on the application form.
- The interim owner can also exercise limited administrative rights as mentioned on the application form.

Determination of the new policyholder when the policyholder passes away under the Interim Owner Option

Scenario I: the policyholder passes away **on or after** the succeeding owner reaches the specified date, age or any of the chosen life event:

- The succeeding owner will automatically become the new policyholder with full policy rights, subject to our right of revocation. For the rules and requirements, please refer to “Succeeding owner becomes the new policyholder” under the “Succeeding owner” section above.

Scenario II: the policyholder passes away **before** the succeeding owner reaches the specified date or age; and no life event(s) were chosen or have happened:

- The interim owner will automatically become the new policyholder temporarily, with limited administrative rights and policy right(s) as granted by you, subject to our right of revocation. For the rules and requirements, please refer to “Interim owner to take over the policy when the policyholder passes away” section below.

You should inform the interim owner and the succeeding owner in advance to submit the prescribed form and documents to us within 180 days of your death.

Interim owner to take over the policy when the policyholder passes away

- Referring to scenario II above, if the current policyholder unfortunately dies while the policy is in force, the interim owner will automatically become the new policyholder temporarily with limited administrative rights and policy right(s) subject to our right to revoke the transfer of policy ownership to the interim owner if any of the following conditions is/are not satisfied:

- the interim owner submits the prescribed form to us within 180 days from the death of the current policyholder, together with the required documents as soon as possible to enable us to determine if we are satisfied with the submission within 30 days from the date we receive the initial submission; and
- the interim owner must be the succeeding owner’s family member, while the succeeding owner must be your immediate family member, at the time of such transfer to the interim owner; and
- other conditions that we may impose from time to time.
- If we exercise our right of revocation, the revocation will take retrospective effect from the date of death of the deceased policyholder.
- The arrangement with respect to the interim owner is also subject to our administrative rules and other conditions at the relevant time.
- Before we decide whether to exercise the right of revocation, all rights and benefit entitlements of the interim owner under the policy will be suspended.
- The rights and benefit entitlements of the interim owner as the new policyholder shall be subject to the granted policy rights and other terms as set out in the policy provisions.
- We will cancel any FlexIncome instruction and the appointment of the designated person or designated owner under the Incapacity Option and FlexIncome recipient once we receive notice of the policyholder’s death. Other than these, there is no impact to the policy nor previous designations until we decide not to exercise the right of revocation, after which we will cancel any Death Benefit Settlement Option and terminate the Payor Accidental Death Cover.

Determination of the new policyholder when the policyholder becomes incapacitated under the Interim Owner Option

If the policyholder is diagnosed with any of the Covered Diseases and

Scenario I: the designated owner applies to transfer the policy ownership **on or after** they reach the specified date, age or any of the chosen life event:

- The designated owner can become the new policyholder with full policy rights once approved. For the rules and requirements, please refer to “Designated owner becomes the new policyholder” under the “Incapacity Option” section above.

Scenario II: the interim owner applies to transfer the policy ownership **before** the designated owner reaches the specified date or age; and no life event(s) were chosen or have happened:

- The interim owner can become the new policyholder temporarily, with the limited administrative rights and policy right(s) as granted by you. For the rules and requirements, please refer to “Interim owner to take over the policy when the policyholder becomes incapacitated” section below.

You should inform the interim owner and the designated owner in advance to apply for the transfer of policy ownership when you become incapacitated.

Interim owner to take over the policy when the policyholder becomes incapacitated

- Referring to scenario II above, if the current policyholder is diagnosed with any of the Covered Diseases while the policy is in force, the interim owner can apply to become the new policyholder temporarily with limited administrative rights and policy right(s) provided that the following conditions are satisfied by the time we approve the transfer of policy ownership:
 - you must have appointed an interim owner and a designated owner, and must not have cancelled the appointments;
 - you, the interim owner and designated owner are alive; and
 - none of the grounds for cancellation of the appointment of the interim owner and the designated owner mentioned applies.

- When applying for the transfer of policy ownership, the interim owner needs to complete and submit the application form, along with any other documents or evidence we may require from time to time, including the medical proof of your suffering from the Covered Diseases.
- After transferring the policy ownership,
 - we will cancel any Death Benefit Settlement Option, FlexIncome instruction, appointment of the succeeding owner and FlexIncome recipient; and
 - terminate the Payor Accidental Death Cover.

During the policy ownership of the interim owner

- The interim owner will assume all obligations of the policy as the policyholder (such as meeting premium payment obligations) and be bound by and subject to the terms and conditions of the policy, but can only exercise the policy rights granted by you and any other rights as mentioned on the application form.
- The interim owner is not authorised to exercise any policy rights that would (a) change any person concerned under the policy, that is, the policyholder, life assured (except for changing the deceased life assured to the contingent life assured), beneficiary, succeeding owner, designated owner, interim owner or contingent life assured; (b) change the specified date, age or life event(s) under the Interim Owner Option; (c) exercise any options or change any chosen options under the policy (except those policy right(s) granted by you); (d) change the policy value (except those policy right(s) granted by you); (e) withdraw any value from the premium deposit account during premium payment period; or (f) assign the policy.
- After the interim owner takes over the policy, but (i) unfortunately passes away, (ii) cannot continue holding the ownership in our reasonable opinion, or (iii) refuses to continue holding the ownership, we have the sole and absolute discretion to suspend the limited administrative rights and policy right(s) granted by you to the interim owner. If the interim owner is granted the policy rights to exercise the FlexIncome Option, we will cancel the FlexIncome recipient appointed by the interim owner, FlexIncome Option exercised and FlexIncome instruction.

- The succeeding owner or designated owner can apply to become the new policyholder with full policy rights if the following case happens and they are aged 18 (19 ANB) or above, and must submit the prescribed form and required documents:
 - (case 1) when any of the chosen life event happens even if it is before they reach the specified date or age, or
 - (case 2) within 180 days after they reach the specified date or age.
- We will withhold any FlexIncome instruction from the interim owner when an application for the transfer of policy ownership is made in case (1). After such transfer in case (1), we will cancel any FlexIncome instruction, nomination of the beneficiary, Interim Owner Option and appointment of the succeeding owner, designated owner, interim owner and FlexIncome recipient; or
- When the specified date or age is reached in case (2), we will cancel any FlexIncome instruction and the appointment of the FlexIncome recipient. After such transfer in case (2), we will cancel the nomination of the beneficiary, Interim Owner Option and appointment of the succeeding owner, designated owner, and interim owner.

Grounds for cancelling an appointment of the interim owner

- We will cancel your appointment of the interim owner when the first of these happens:
 - you cancel or change the appointment of the interim owner; or
 - the interim owner passes away before they take over the policy; or
 - the succeeding owner or designated owner becomes the new policyholder; or
 - you have named either a succeeding owner or a designated owner, and that appointment is cancelled for any reason; or
 - you have named both a succeeding owner and a designated owner, and both appointments are cancelled for any reason.

- In addition, we may cancel the appointment of the interim owner if:
 - the appointment of succeeding owner or designated owner or the transfer of policy ownership will/may, constitute a breach of, or conflict with, any law, order, judgment, award, injunction or decree; or
 - such appointment or transfer will render us incurring or potentially incurring any liability; or
 - any court decides, or a guardian/curator decides pursuant to a court order, against such appointment, the Interim Owner Option or transfer of policy ownership.

Please also note

- The Interim Owner Option is an administrative arrangement only. It does not create an enduring power of attorney and we shall have no responsibility for the actions of the interim owner, the succeeding owner or the designated owner after the transfer of policy ownership.
- The acceptance of the arrangement application is at our sole and absolute discretion, and subject to terms and conditions as we determine from time to time without prior notice.
- You can change the specified date, age, life events or granted policy rights after the Interim Owner Option is set up.
- For more administrative arrangements and rules, including but not limited to when the succeeding owner, designated owner or interim owner fails to take over or continue to hold the policy under the Interim Owner Option, please refer to the application form.
- We may change the administrative rules and other conditions for the Interim Owner Option from time to time.

Wealth-Split Option

When you exercise this option

- Starting from 30 days before the 2nd policy anniversary, you can transfer a ratio of your notional amount, the corresponding Total Cash Value and amount in the Dividend Lock-in Account (if applicable) to 1 or more new split policies (subject to our approval). You can request this once per day, without affecting the calculation of your policy years.
- You cannot reverse or withdraw an application once we approve it.
- You will need to repay any money you owe us under the plan before we approve your application.

When we approve your application

- For the original policy,
 - we will reduce the notional amount, the corresponding Total Cash Value and amount in the Dividend Lock-in Account (if applicable) according to the ratio you designate;
 - any Death Benefit Settlement Option, Interim Owner Option, nomination of the beneficiary and appointment of the contingent life assured, succeeding owner, interim owner, designated person or designated owner under the Incapacity Option, and total lock-in percentage will remain unchanged; and
 - we will cancel any FlexIncome instruction and any appointment of the FlexIncome recipient.
- For the split policy,
 - we will transfer the notional amount, the corresponding Total Cash Value and amount in the Dividend Lock-in Account (if applicable) from the original policy according to the ratio you designate;
 - the same total lock-in percentage will continue to apply to the original policy and the split policy(ies) after the Wealth-Split Option is exercised;
 - any existing instruction, nomination or appointment referred to in (i)(b) above will not apply after the split policy takes effect. You may then set up new instructions, nominations or appointments for the split policy(ies).

After exercising this option

- The policyholder and life assured of the split policy(ies) will be the same as those of the original policy.
- The respective notional amount of the original policy and the split policy(ies) must not be less than the minimum amount we set.
- There is **no cooling-off period** for the split policy(ies).

Please also note

The arrangement with respect to this option is also subject to our administrative rules and other conditions at the relevant time. We may change the administrative rules for this option from time to time.

Extended Accidental Death Cover

- We will only pay this benefit together with the Death Benefit if the life assured passes away within 90 days from the date of an accident. The accident must have happened before the 5th policy anniversary.
- We will pay the Extended Accidental Death Cover but not the Payor Accidental Death Cover if:
 - the life assured who dies in the accident is also the policyholder; or
 - the life assured and the policyholder are different, but die in the same accident.
- We will pay the benefit to your beneficiary equal to 100% of the total premiums due and paid.
- If there is a claim on the Extended Accidental Death Cover during the premium payment grace period, we will deduct the outstanding premiums from the claims amount.
- We cap the total Extended Accidental Death Cover amount at USD 125,000 under all in-force insurance policies for the same life assured regardless of where we issued them. When calculating the cap, we will add all policies in different currencies together based on the exchange rate we determine.
- We will terminate this benefit once you change the life assured.
- After you have exercised the Wealth-Split Option, the Extended Accidental Death Cover will apply to both the original policy and the split policy(ies).

Payor Accidental Death Cover

- We will pay this benefit if the policyholder passes away within 90 days from the date of an accident. The accident must have happened before the premium term ends.
- We will pay the Extended Accidental Death Cover but not the Payor Accidental Death Cover if:
 - the life assured who dies in the accident is also the policyholder; or
 - the life assured and the policyholder are different, but die in the same accident.
- The benefit amount is equal to the sum of the remaining premiums due of your **Prime Horizon Insurance Plan** after the accidental death of the policyholder.
- We cap the total Payor Accidental Death Cover amount at USD 125,000 under all in-force insurance policies for the same policyholder regardless of where we issued them. When calculating the cap, we will add all policies in different currencies together based on the exchange rate we determine.
- We will deposit the benefit amount in the Premium Deposit Account (“PDA”) of the policy for paying the future premiums. Such amount can also be withdrawn from the PDA if needed.
- We will terminate this benefit when the first of these happens:
 - you transfer the policy ownership (for the case of transferring the policy ownership to the succeeding owner, designated owner or interim owner, please refer to the “Succeeding owner”, “Incapacity Option” and “Interim Owner Option” sections above for details); or
 - you assign the policy.

Total annualised premium

The calculation of the total annualised premium is equal to 100% of the annualised regular premium. When calculating the total annualised premium for the life assured, all policies in different currencies will be added together based on the exchange rate we determine from time to time.

Termination of this plan

- We will terminate this plan when the first of these happens:
 - we pay the Death Benefit; or
 - you fail to pay the premium within the grace period of 1 calendar month from its due date; or
 - you surrender the policy; or
 - the designated percentage under the Incapacity Option – Benefit Payout is 100% and once we approve this claim; or
 - once the total outstanding amount (including but not limited to any outstanding loans and interest) is equal to or more than 100% of the guaranteed cash value of the policy.

Bonus philosophy

Policyholders of the Shareholder-backed Participating Plans shall enjoy a fair share of the relevant experience of the Shareholder-backed Participating Fund (the “Fund”) through the addition of non-guaranteed bonus. We aim to protect all policyholders’ respective rights and reasonable expectations by providing payments that are fair across different groups of policyholders. The value of the plan is mostly affected by the overall performance of the Fund. While smoothing may be applied to produce more stable returns over the policy term, investment returns will mostly be passed back to policyholders via adjustments in the Terminal Dividend in a timely manner. For this plan, changes in Terminal Dividend rates may closely follow changes in the value of the Fund.

Factors affecting the bonus

- The non-guaranteed bonus of the plan includes a Terminal Dividend. We may review and adjust the Terminal Dividend at our discretion. Factors that may affect it include (but not limited to):
 - (i) Investment performance factors – Your plan’s performance will be affected by the return on the plan’s underlying investment portfolio and the Dividend Lock-in Account. This could be driven by:
 - 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);
 - interest earnings from fixed-income securities and dividend from equity-type securities (if any);
 - 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.

For this plan, we will allocate a considerable portion of our investment to equity-type securities. As returns from equity-type securities tend to be more variable than those from fixed-income securities, the non-guaranteed Terminal Dividend may fluctuate significantly, moving up or down over time. In addition, as equity-type securities generally exhibit greater volatility over the short term than over the long term, the non-guaranteed Terminal Dividend is likely to be more volatile over shorter periods, particularly during the early policy years.

- (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 cash value withdrawals of a group of policies may impact the dividend we pay to the continuing policies.
- The actual future amounts of benefits and/or returns may be higher or lower than the values currently presented in the marketing materials. Our website at <https://pruhk.co/bonushistory-SHPAR-mo-en> explains the bonus history.

Investment philosophy

Investment strategy

Our overarching investment objective across all products is to maximise policyholders' returns with an acceptable level of risk. We do this through a broad mix of investments, which is tailored to each product. We aim to match the level of risk to the risk profiles of each product. We may utilise derivatives (such as through partly pre-investing expected future premiums) to manage risks or improve returns and to align assets and liabilities (such as moderating the effects of interest rates changes while allowing for more flexible asset allocation). We may also make use of securities-lending to enhance returns.

We aim to protect the rights and manage the reasonable expectations of all Shareholder-backed Participating policyholders. The Shareholder-backed Participating Fund invests in various types of assets, such as equity-type securities and fixed-income securities to diversify investment risks. The equity-type securities aim to provide policyholders with the potential for higher long-term returns. We adopt an actively managed investment strategy, which we adjust in response to changing market conditions.

Under this plan, we will allocate a considerable portion of our investments to equity-type securities. Returns from equity-type securities are generally more volatile than fixed-income securities. The following paragraphs explain the current investment mix according to our investment strategy. Should there be any material changes in 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 (%) USD-denominated policies
Fixed-income securities	25% – 100%
Equity-type securities	0% – 75%

Our guaranteed liabilities to the policyholders are mainly supported by fixed-income securities. The proportion of equity-type securities is also adjusted with reference to the market environment. For example, the proportion of equities is generally lower when the interest rate level is low, which allows us to reduce investment return volatility and ensure we can pay the guaranteed benefits under the insurance plans. It is higher when interest rates rise, which may allow us to share more growth asset investment opportunities with policyholders (subject to the long-term target equity allocation).

Equity-type securities may include stocks listed on major international exchanges, property and other equity-like investments, such as private equity. We invest globally to achieve diversification benefits and target to have a higher relative allocation in the US and Asia, which will be reviewed regularly.

Fixed-income securities may include government and corporate bonds and other debt instruments, including private debt, and are primarily denominated in USD. We may also invest in non-USD denominated fixed-income securities subject to market availability and opportunity. The long-term currency strategy is to broadly match the fixed-income securities to the underlying policy denomination. If the currency of the fixed-income securities is different from the underlying policy denomination, currency hedging will be used to reduce the currency risk.

We invest the amount in the Dividend Lock-in Account mainly in fixed-income securities.

We aim to actively manage and adjust actual exposure in response to changing market conditions and opportunities. Given asset values may vary due to changes in the economic environment and investment performance, the actual allocation may vary from the target allocation above. On a regular basis, we review the investment mix to be in line with our investment objectives and risk appetite. For more information on the investment mix, please refer to <https://pruhk.co/investmentmix-mo-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 payout 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.

- **How may long-term target asset allocations affect the value of your plan?**

You should note that the current long-term target asset allocation of this plan, as disclosed in “The investment mix of your plan” section above, will affect the non-guaranteed Terminal Dividend of your plan. The amount of the non-guaranteed Terminal Dividend is subject to the performance of our investments including equity-type securities and fixed-income securities, and may move up or down over time. Returns from equity-type securities are generally more volatile than fixed-income securities. For this plan, we will allocate a considerable portion of our investments to equity-type securities and therefore the movement of the amount of the non-guaranteed Terminal Dividend can be large throughout the policy term and may be lower or higher compared to the point of sales illustration. The investment performance of equity-type securities is generally more volatile within short-term interval, when compared to long-term volatility. Therefore, the non-guaranteed Terminal Dividend will be more volatile over a short period of time, especially during the early policy years.

- **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 happens if you do not pay your premiums?**

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we will automatically terminate your policy and you may receive an amount considerably less than the premiums you paid, as well as losing the policy's coverage.

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Important information

Suicide clause

If the life assured commits suicide, whether sane or insane, within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, we will limit the death benefit to a refund of the premiums paid without interest. We will deduct any amounts we have already paid and any amounts you owe us under the policy.

After the life assured is changed, if the new life assured commits suicide, whether 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, we will limit the death benefit to a refund of (i) your premiums paid without interest less any amounts we have already paid and any amounts you owe us under the policy, or (ii) the surrender value, whichever is higher.

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) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by completing the form designated by 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 form must be signed by the customer and received directly by Prudential Hong Kong Limited (Macau Branch) at Avenida Doutor Mário Soares, FIT Center of Macau, 12 andar A, G, H, I, J e K, em Macau within the cooling-off period.

The premium will be refunded in the policy currency, or the original currency paid by you, or a currency at an exchange rate agreed by you. 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.

Macau has implemented the automatic exchange of information regime through legislation. Please refer to Chief Executive Resolution No. 211/2017 of the Macau Special Administrative Region and Law No. 5/2017, the "Legal Regime for the Exchange of Tax Information" ("the Legal Regime"), as amended by Law No. 21/2019, Law No. 1/2022 and Law No. 24/2024. Therefore, the above requirements will be applicable to financial institutions in Macau including Prudential. Under these rules, certain policyholders of Prudential are considered as "account holders".

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Financial institutions in Macau 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 Financial Services Bureau ("FSB") in Macau if required. The FSB in Macau 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 Legal Regime, 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.

For further information on the implementation of the Common Reporting Standard and AEOI in Macau, please refer to the Macau FSB website: www.dsf.gov.mo/tax-system/aeoi/crs.

More about the plan	About Shareholder-backed Participating Plan	Important notes
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Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at (853) 8293 0833 for more details.

Notes

Prime Horizon Insurance Plan is underwritten by Prudential Hong Kong Limited (Macau Branch) (“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, including procedures for making claims and terminating policies 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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