



Enrol in **Prudential Encash Hospital Cash Savings Insurance** and enjoy up to a **30% premium refund**

From **1 July to 30 September 2026**, when you successfully take out the **Prudential Encash Hospital Cash Savings Insurance**, we will give you up to a **30% premium refund**.

Insurance Plan	Premium Term	Premium Refund of the First Year Annualised Premium
Prudential Encash Hospital Cash Savings Insurance	5/10 years	20%
	15/20 years	30%

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

Contact your consultant or call our Customer Service Hotline

Hong Kong
Macau



(852) 2281 1333
(853) 8293 0833



www.prudential.com.hk
www.prudential.com.mo

Terms and Conditions

1. The premium refund on the **Prudential Encash Hospital Cash Savings Insurance** (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 July to 30 September 2026, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Encash Hospital Cash Savings Insurance** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 30 November 2026;
 - (iii) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

The Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Premium Refund will be forfeited.

4. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 May 2027
Semi-annual mode Quarterly mode Monthly mode	On or before 30 November 2027

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

5. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
6. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
7. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 9 for calculation of the first year annualised premium).
8. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
9. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
10. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
11. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 June 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
12. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
13. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
14. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.



Your choice! Enrol in Selected Critical Illness Plan(s) and choose **Premium Refund** or **Superior Cover**

Since you know you and your family's needs best, especially those of your young ones, the choice is yours!

From **1 July to 30 September 2026**, when you successfully take out the Selected Critical Illness Plan(s) below, you can choose to enjoy a **premium refund of up to 20%** (the "Basic Premium Refund"), or extra peace of mind with up to **250% superior cover** in the first 10 policy years **without any extra premiums**.

Based on your insurance needs, if you also take out the **Prudential Encash Hospital Cash Savings Insurance** during the Promotion Period, we will give you an **extra 10% premium refund** (the "Extra Premium Refund") on your **Selected Critical Illness Plan(s)**.

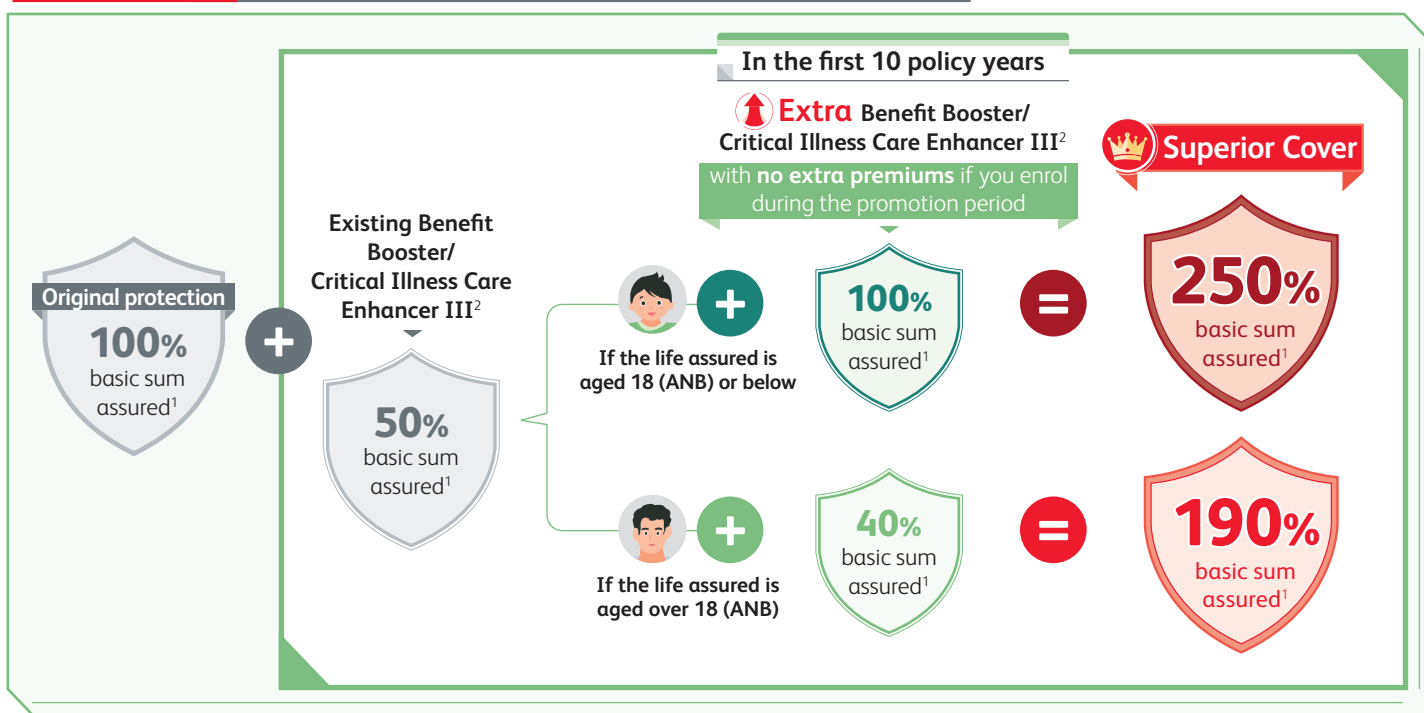
Selected Critical Illness Plan(s)	Premium Term	Basic Offer		 Extra Premium Refund of the First Year Annualised Premium (If you also take out the Prudential Encash Hospital Cash Savings Insurance)
		Option 1	Option 2	
		Basic Premium Refund of the First Year Annualised Premium	Superior Cover	
PRUHealth Guardian Critical Illness Plan	5 years	10%	250% basic sum assured ¹ (If the person the plan covers (the life assured) is aged 18 (age next birthday (ANB)) or below)	10%
PRUHealth Guardian Critical Illness Plan	10 years			
PRUHealth Baby Guardian Critical Illness Plan PRUHealth Critical Illness Extended Care III	15/20/25 years	20%	190% basic sum assured ¹ (If the life assured is aged over 18 (ANB))	

Basic offer

✓ Option 1 Up to a 20% premium refund

Selected Critical Illness Plan(s)	Premium Term	Premium Refund of the First Year Annualised Premium
PRUHealth Guardian Critical Illness Plan	5 years	10%
PRUHealth Guardian Critical Illness Plan	10 years	
PRUHealth Baby Guardian Critical Illness Plan	15/20/25 years	20%
PRUHealth Critical Illness Extended Care III		

✓ Option 2 Up to 250% superior cover in the first 10 policy years



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



Whichever option you choose under the basic offer, you may **convert** your existing and extra (if applicable) **Benefit Booster/Critical Illness Care Enhancer III²** into a selected **new life insurance policy** that offers cash value and provides life and/or critical illness cover (subject to eligibility requirements of such life insurance policy, including but not limited to age, sum assured, etc.) within a designated period before or after such benefit ends, **with no need to submit further health evidence**.

There is more information about the Benefit Booster/Critical Illness Care Enhancer III² and the conversion requirement in the policy provisions. The designated period for conversion is subject to our prevailing administrative rules.

Contact your consultant or call our Customer Service Hotline

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How does the Option 2 (up to 250% superior cover) work

John, aged 36, is the breadwinner of his family and has a 5-year-old son, Tommy. He realises the importance of having a financial safety net at any life stage in case either he or Tommy is diagnosed with a critical illness, particularly while Tommy is young, so he enrolls Tommy and himself each in a **PRUHealth Guardian Critical Illness Plan**. He opts for a basic sum assured of USD 100,000 for each policy and **chooses Option 2 from this promotion**. With this option, **he gets 250% superior cover for Tommy** and **190% superior cover for himself**.

If either John or Tommy is diagnosed with any of the 56 major disease conditions covered during the first 10 policy years, John will get a benefit payout totalling USD 250,000 in Tommy's case or USD 190,000 in John's case. This payout will provide vital financial support, helping with treatment and the family's living expenses.



The above figures are only for illustration. We assume that John and Tommy fulfil the definitions and claims requirements of the benefits, and that no policy loan or change of policy has been made.

- ¹ Basic sum assured means the initial sum assured of the plan together with any applicable reduction of the sum assured, excluding the sum assured of the Benefit Booster/Critical Illness Care Enhancer III (where applicable).
- ² The Benefit Booster applies to the **PRUHealth Guardian Critical Illness Plan** and **PRUHealth Baby Guardian Critical Illness Plan**, while the Critical Illness Care Enhancer III applies to the **PRUHealth Critical Illness Extended Care III**.

Note: From 24 August 2026, the following series/plans will change their names as follows, while all their terms and conditions remain the same. Please refer to our website for details.

Current series/plan name	New series/plan name
PRUHealth Guardian Critical Illness Plan Series	PRUHealth Guardian Critical Illness Insurance Series
PRUHealth Guardian Critical Illness Plan	PRUHealth Guardian Critical Illness Insurance Plan
PRUHealth Baby Guardian Critical Illness Plan	PRUHealth Baby Guardian Critical Illness Insurance Plan
PRUHealth Critical Illness Extended Care III	PRUHealth Critical Illness Extended Care Insurance Plan III

Terms and Conditions

1. The “Your choice” promotion of Selected Critical Illness Plan(s) (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 July to 30 September 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) basic offer (option 1: up to 20% first year annualised premium refund on the Selected Critical Illness Plan(s) (the “Basic Premium Refund”); or option 2: up to 250% superior cover in the first 10 policy years on the Selected Critical Illness Plan(s) (the “Superior Cover”)) and (ii) extra premium refund: an extra 10% first year annualised premium refund on the Selected Critical Illness Plan(s) for Hospital Cash Savings Plan Customers (as defined in clause 5(ii)) (the “Extra Premium Refund”) (if applicable). Basic Premium Refund and Extra Premium Refund are collectively referred to as the “Premium Refund”.
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. Customers can select either (i) the Basic Premium Refund or (ii) the Superior Cover (to enjoy 250% Superior Cover in the first 10 policy years if the life assured is aged 18 (ANB) or below; to enjoy 190% Superior Cover in the first 10 policy years if the life assured is aged over 18 (ANB)) under basic offer of the Promotion at the time of application.
4. In order to be eligible for the Basic Premium Refund or Superior Cover under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRUHealth Guardian Critical Illness Plan, PRUHealth Baby Guardian Critical Illness Plan or PRUHealth Critical Illness Extended Care III** (the “Selected Critical Illness Plan(s)”) within the Promotion Period;
 - (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 30 November 2026;
 - (iii) if customers select the Basic Premium Refund, the Selected Critical Illness Plan(s) must remain in force when we apply the Basic Premium Refund to the Selected Critical Illness Plan(s); and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.Selected Critical Illness Plan(s) will be eligible for the Basic Premium Refund or Superior Cover (the “Eligible Plan(s)”) if they meet all applicable requirements set out in clause 4. Otherwise, the Basic Premium Refund or Superior Cover will be forfeited.
5. In addition, in order to be eligible for the Extra Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders of the Selected Critical Illness Insurance Plan(s)) must have successfully applied for and submitted the completed application for the **Prudential Encash Hospital Cash Savings Insurance** (the “Selected Hospital Cash Savings Plan”) as an individual policyholder (the “Hospital Cash Savings Plan Customer”) to us within the Promotion Period;
 - (ii) the Selected Hospital Cash Savings Plan must have been issued by us on or before 30 November 2026;
 - (iii) the Selected Critical Illness Plan(s) and the Selected Hospital Cash Savings Plan must remain in force when we apply the Extra Premium Refund to the Selected Critical Illness Plan(s); and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.Eligible Plan(s) will be eligible for the Extra Premium Refund if they meet all applicable requirements set out in clause 5. Otherwise, the Extra Premium Refund will be forfeited.
6. In terms of the Premium Refund:
 - (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund	
	Basic Premium Refund	Extra Premium Refund
Annual mode	On or before 31 May 2027	On or before 31 May 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 30 November 2027	On or before 30 November 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- (iii) The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.

- (iv) For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 6(vi) for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Critical Illness Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
 - (v) We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
 - (vi) If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
 - (vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
7. If customers select the Superior Cover:
- (i) The Superior Cover is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Superior Cover.
 - (ii) For any increase or decrease in the basic sum assured of the Eligible Plan(s) after we issue the policy, we will adjust the existing and extra Benefit Booster or Critical Illness Care Enhancer III (where applicable) proportionally. There is more information about the Benefit Booster and Critical Illness Care Enhancer III in the product brochures of **PRUHealth Guardian Critical Illness Plan Series – PRUHealth Guardian Critical Illness Plan and PRUHealth Baby Guardian Critical Illness Plan and PRUHealth Critical Illness Extended Care III** respectively.
 - (iii) If the life assured is aged 18 (ANB) or below and the total basic sum assured under all in-force policies and pending policy applications of **PRUHealth Guardian Critical Illness Plan, PRUHealth Baby Guardian Critical Illness Plan and PRUHealth Critical Illness Extended Care III** for the same life assured exceeds USD 750,000 or HKD 6,000,000, we may require extra financial and medical underwriting.
 - (iv) The Superior Cover is subject to the terms and conditions stated in the policy document.
8. Once the Premium Refund or Superior Cover is chosen at the time of application, no change or replacement will be accepted.
9. The Promotion will not be offered to the Selected Critical Illness Plan(s) applied for or already in force on or before 30 June 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
10. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
11. The Selected Critical Illness Plan(s) and the Selected Hospital Cash Savings Plan are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
12. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). It should not be used as a basis of decision making, and your decision should be based on your actual situation or needs. **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.

Enrol in **PRUHealth Critical Illness First Protect II** and enjoy up to a **30% premium refund**

From **1 July to 30 September 2026**, when you successfully take out the **PRUHealth Critical Illness First Protect II**, we will give you up to a **20% premium refund** (the “Basic Premium Refund”).

Based on your insurance needs, if you also take out the **Prudential Encash Hospital Cash Savings Insurance** during the Promotion Period, we will give you up to an **extra 10% premium refund** (the “Extra Premium Refund”) on your **PRUHealth Critical Illness First Protect II**, enjoying a **total premium refund of up to 30%!**

Selected Plan	Premium Term	Premium Refund of the Selected Plan's First Year Annualised Premium		
		Basic Premium Refund	 Extra Premium Refund (If you also take out the Prudential Encash Hospital Cash Savings Insurance)	 Total premium refund
PRUHealth Critical Illness First Protect II	10 years	10%	+ 10% =	20%
	15/20/25/30 years	20%		30%

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

Note: From 24 August 2026, **PRUHealth Critical Illness First Protect II** will change its name to **PRUHealth Critical Illness First Protect Insurance Plan II**, while all its terms and conditions remain the same. Please refer to our website for details.

Contact your consultant or call our Customer Service Hotline

 **2281 1333**
 **www.prudential.com.hk**

Terms and Conditions

1. This promotion of the **PRUHealth Critical Illness First Protect II** (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 July to 30 September 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) 10% or 20% first year annualised premium refund on the selected plan (the “Basic Premium Refund”); and (ii) extra 10% first year annualised premium refund on the selected plan for Hospital Cash Savings Plan Customers (as defined in clause 4(ii)) (the “Extra Premium Refund”) (if applicable). Basic Premium Refund and Extra Premium Refund are collectively referred to as the “Premium Refund”.
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel of Prudential.
3. In order to be eligible for the Basic Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRUHealth Critical Illness First Protect II** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 30 November 2026;
 - (iii) the Selected Plan must remain in force when we apply the Basic Premium Refund to the Selected Plan; and
 - (iv) all the premiums and levy(ies) must have been fully settled when due.

The Selected Plan will be eligible for the Basic Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Basic Premium Refund will be forfeited.
4. In addition, in order to be eligible for the Extra Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders of the Selected Plan) must have successfully applied for and submitted the completed application for the **Prudential Encash Hospital Cash Savings Insurance** (the “Selected Hospital Cash Savings Plan”) as an individual policyholder (the “Hospital Cash Savings Plan Customer”) to us within the Promotion Period;
 - (ii) the Selected Hospital Cash Savings Plan must have been issued by us on or before 30 November 2026;
 - (iii) the Selected Plan and the Selected Hospital Cash Savings Plan must remain in force when we apply the Extra Premium Refund to the Selected Plan; and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

The Eligible Plan will be eligible for the Extra Premium Refund if it meets all applicable requirements set out in clause 4. Otherwise, the Extra Premium Refund will be forfeited.
5. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund	
	Basic Premium Refund	Extra Premium Refund
Annual mode	On or before 31 May 2027	On or before 31 May 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 30 November 2027	On or before 30 November 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised.

Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

6. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
8. For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will **NOT** be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 11 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Plan and/or the Selected Hospital Cash Savings Plan (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
9. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 June 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
10. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy).

11. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
13. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
14. The Selected Plan and the Selected Hospital Cash Savings Plan are underwritten by Prudential Hong Kong Limited, and are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
15. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). It should not be used as a basis of decision making, and your decision should be based on your actual situation or needs. **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong only.



Enrol in **LiveFree Protector Insurance Plan II** and enjoy up to a **30% premium refund**

From **1 July to 30 September 2026**, when you successfully take out the **LiveFree Protector Insurance Plan II**, we will give you up to a **20% premium refund** (the “Basic Premium Refund”).

Based on your insurance needs, if you also successfully take out the **Prudential Encash Hospital Cash Savings Insurance** during the Promotion Period, we will give you an **extra 10% premium refund** (the “Extra Premium Refund”) on your **LiveFree Protector Insurance Plan II**, so you can enjoy a **total premium refund of up to 30%**!

Selected Plan	Premium Term	Premium Refund of the Selected Plan's First Year Annualised Premium		
		Basic Premium Refund	 Extra Premium Refund (If you also take out the Prudential Encash Hospital Cash Savings Insurance)	 Total Premium Refund
LiveFree Protector Insurance Plan II	5/10 years	10%	10%	20%
	20/30 years	20%		30%

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

Contact your consultant or call our Customer Service Hotline

Hong Kong
Macau



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Terms and Conditions

- The premium refund on the **LiveFree Protector Insurance Plan II** (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 July to 30 September 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) 10% or 20% first year annualised premium refund on the selected plan (the “Basic Premium Refund”); and (ii) extra 10% first year annualised premium refund on the selected plan for Hospital Cash Savings Plan Customer (as defined in clause 4(ii)) (the “Extra Premium Refund”) (if applicable). Basic Premium Refund and Extra Premium Refund are collectively referred to as the Premium Refund.
- The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
- In order to be eligible for the Basic Premium Refund under the Promotion,
 - customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **LiveFree Protector Insurance Plan II** (the “Selected Plan”) within the Promotion Period;
 - the Selected Plan must have been issued by us on or before 30 November 2026;
 - the Selected Plan must remain in force when we apply the Basic Premium Refund to the Selected Plan; and
 - all the premiums and levy(ies) (if applicable) must have been fully settled when due.

The Selected Plan will be eligible for the Basic Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Basic Premium Refund will be forfeited.
- In addition, in order to be eligible for the Extra Premium Refund under the Promotion,
 - customers (i.e. policyholders of the Selected Plan) must have successfully applied for and submitted the completed application for the **Prudential Encash Hospital Cash Savings Insurance** (the “Selected Hospital Cash Savings Plan”) as an individual policyholder (the “Hospital Cash Savings Plan Customer”) to us within the Promotion Period;
 - the Selected Hospital Cash Savings Plan must have been issued by us on or before 30 November 2026;
 - the Selected Plan and the Selected Hospital Cash Savings Plan must remain in force when we apply the Extra Premium Refund to the Selected Plan; and
 - all the premiums and levy(ies) (if applicable) must have been fully settled when due.

The Eligible Plan will be eligible for the Extra Premium Refund if it meets all applicable requirements set out in clause 4. Otherwise, the Extra Premium Refund will be forfeited.
- The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund	
	Basic Premium Refund	Extra Premium Refund
Annual mode	On or before 31 May 2027	On or before 31 May 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 30 November 2027	On or before 30 November 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

- We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
- The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
- For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 11 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Plan and/or the Selected Hospital Cash Savings Plan (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
- The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 June 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
- We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).

11. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
13. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
14. The Selected Plan and the Selected Hospital Cash Savings Plan are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
15. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). It should not be used as a basis of decision making, and your decision should be based on your actual situation or needs. **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.