

Secure your child's tomorrow with a savings-led, total protection solution

Every parent wants their child to be free to explore their potential, safe in the knowledge they are protected. That's why it's vital to set up comprehensive support for all eventualities, from a savings plan to fund their dreams, to critical illness and comprehensive medical cover to safeguard their health.

Plan ahead with the **New Prudential Enlight Savings Insurance Series¹**, offering financial security that begins even before your child is born. Secure a guaranteed savings fund and lifelong protection from as early as 20 weeks of pregnancy.



Listening. Understanding. Delivering.



Limited offer

From **1 to 30 June 2026**, when you successfully take out any plan under the **Prudential Enlight Savings Insurance Series¹** and prepay 5 years of premiums in one lump sum under the annual payment mode, we will give you a **limited-time double reward** equal to up to **70%² of the first year annual premium**.

Offer 1

Premium refund

Up to **29%** of the first year annual premium



Offer 2

Guaranteed preferential interest rate

4.5% p.a.³ on the prepaid premium
That's equal to **41%²** of the first year annual premium, meaning you can **pay less premium upfront**



Terms and conditions apply. Please refer to pages 3 to 5 of this flyer.

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

What's more?

Based on your insurance needs, when you enrol in one of our **Selected Critical Illness/Medical/Savings Insurance Plans ("Selected Insurance Plan(s)")** alongside the **Prudential Enlight Savings Insurance Series¹**, we will reward your foresight and careful planning with an **additional premium refund** of up to **20%** on the Selected Insurance Plan(s). Enjoy complete peace of mind knowing that your child is protected as they grow and build the life of their dreams.

Terms and conditions apply. Please refer to pages 10 to 23 of this flyer.

¹ **Prudential Enlight Savings Insurance Series** refers to **Prudential Enlight Savings Insurance** and **Prudential Baby Enlight Savings Insurance**.

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

³ The interest is realised upfront, so the reduced premium amount represents the present value of the interest to be earned. The present value of the interest to be earned is the current value of a future sum of interest to be earned given a specified rate of return.

Notes

The above information does not contain the full terms and conditions of the promotions. It is for reference only and not to be used as a basis of decision making. Your decision should be based on your actual situation or needs. **During the sales process, this information should be read in conjunction with the relevant product brochures and promotion flyers.**

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



Enrol in **Prudential Enlight Savings Insurance Series** and enjoy up to a **29% premium refund**

From **1 April to 30 June 2026**, when you successfully take out any plan under the **Prudential Enlight Savings Insurance Series** with the designated first year annualised premium, we will give you up to a **29% premium refund**.

Insurance Plan(s)	First Year Annualised Premium (USD)	Premium Refund of the First Year Annualised Premium
Prudential Enlight Savings Insurance Prudential Baby Enlight Savings Insurance	5,000 – 19,999	4%
	20,000 – 39,999	7%
	40,000 – 59,999	11%
	60,000 – 149,999	15%
	150,000 – 1,499,999	17%
	1,500,000 or above	29%

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



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Terms and Conditions

1. The premium refund on the **Prudential Enlight Savings Insurance Series** (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 April to 30 June 2026, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or the 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 Enlight Savings Insurance Series** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 31 August 2026;
 - (iii) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must not exceed USD 5,000,000;
 - (iv) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must meet the amount listed in the table on the previous page of this flyer;
 - (v) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (vi) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

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 28 February 2027
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 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 notional amount), 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 notional amount), 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 10 for calculation of the first year annualised premium).
8. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
10. 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.
11. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
12. 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.
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.

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Pay a lump-sum premium to enjoy a **guaranteed preferential interest rate of 4.5% p.a.** – equal to **41% of the first year annual premium**

Limited offer

From **1 to 30 June 2026**, when you successfully take out any plan under the **Prudential Enlight Savings Insurance Series¹** according to the below requirements and pay the total 5-year premiums in a lump sum, we will give you a **guaranteed preferential interest rate of 4.5% p.a.²** on the prepaid premium. With this guaranteed preferential interest, which is **equal to 41%³ of the first year annual premium**, you can then **pay less premium upfront**.

Insurance Plan(s)	Premium Payment Mode	Guaranteed Preferential Interest Rate
Prudential Enlight Savings Insurance Prudential Baby Enlight Savings Insurance	Annual	4.5% p.a.² equal to 41% ³ of the first year annual premium

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



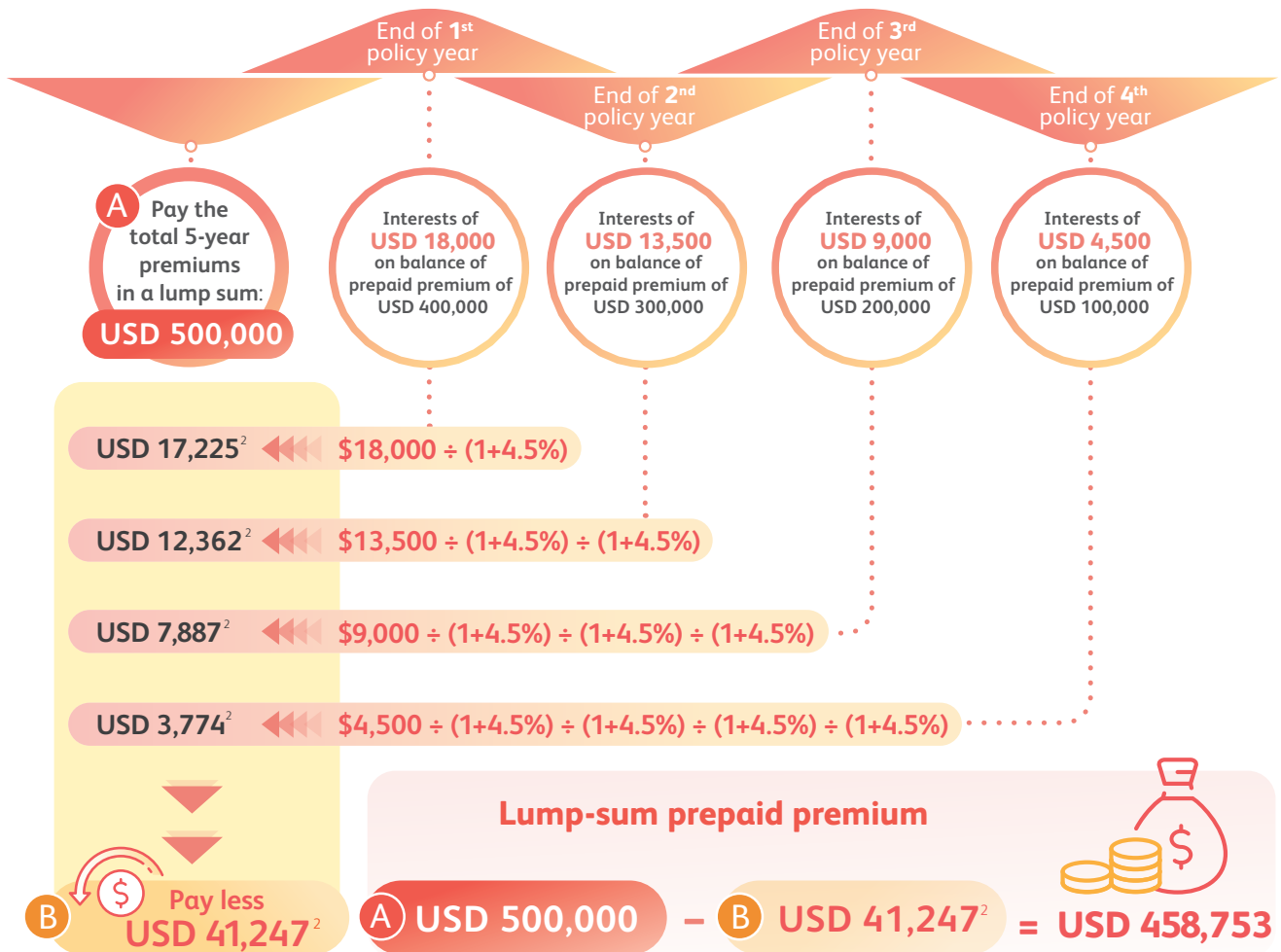
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How it could work for you

For example, if you enrol in any plan under the **Prudential Enlight Savings Insurance Series**¹ with an annual premium of USD 100,000, and pay the total 5-year premiums in a lump sum upon application, you can enjoy a **guaranteed preferential interest rate of 4.5% p.a.**² on the prepaid premium. This means you **pay USD 41,247² less premium upfront.**



The above figures are only for illustration and are rounded to the nearest whole number (if applicable).

¹ **Prudential Enlight Savings Insurance Series** refers to **Prudential Enlight Savings Insurance** and **Prudential Baby Enlight Savings Insurance**.

² The interest is realised upfront, so the reduced premium amount represents the present value of the interest to be earned. The present value of the interest to be earned is the current value of a future sum of interest to be earned given a specified rate of return. In this case, the specified rate of return would be 4.5% p.a..

³ The figure is rounded down to the nearest whole number.

Terms and Conditions

1. The guaranteed preferential interest rate (“Guaranteed Preferential Interest Rate”) on the **Prudential Enlight Savings Insurance Series** is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 to 30 June 2026, both dates inclusive (the “Promotion Period”).
2. The Guaranteed Preferential Interest Rate 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 Guaranteed Preferential Interest Rate,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Enlight Savings Insurance Series** with the annual payment mode within the Promotion Period, and such plan must not include any loading above the standard rates based on underwriting results, and no supplementary benefit may be attached to the plan (the “Selected Plan”);
 - (ii) the Selected Plan must have been issued by us on or before 31 July 2026;
 - (iii) customers must select the Premium Prepayment Option (as stated in the Insurance Proposal) upon policy application and pay the total 5-year premiums (less the reduced amount as explained in clause 5 below) and levies (if applicable) of the Selected Plan in a lump sum (“Single Lump Sum”) at the time of application or within 1 month after policy issuance;
 - (iv) customers must pay the Single Lump Sum in full even if the total premiums payable are adjusted due to other promotional offers (if applicable);
 - (v) the Selected Plan must remain in force when we deposit the interest computed at the Guaranteed Preferential Interest Rate to the premium deposit account (“PDA”); and
 - (vi) customers may be required to provide valid documentation as proof for us to conduct due diligence pursuant to the applicable legislation/requirements.The Selected Plan will be eligible for the Guaranteed Preferential Interest Rate (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Guaranteed Preferential Interest Rate will be forfeited.
4. The Guaranteed Preferential Interest Rate of 4.5% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional interest rate of 4% p.a.. Such additional interest rate shall only apply to the Single Lump Sum less (a) the levies for the 5 years (if applicable) and (b) the due premiums payable of the Eligible Plan for the corresponding policy year (“Balance of Prepaid Premium”), but it does not apply to (a) any other amount in the PDA in excess of the Balance of Prepaid Premium, (b) premium refund and (c) other promotion offers. If the prevailing interest rate increases or decreases, such additional interest rate, which is the difference between the Guaranteed Preferential Interest Rate and the prevailing interest rate for the corresponding policy year, will be adjusted accordingly. The prepaid premium and interest credited to the PDA will be automatically and fully used to settle the 2nd to 5th years’ premiums when they become due.
5. The Guaranteed Preferential Interest Rate allows the Eligible Plan policyholders to pay less premium upfront. The reduced amount is generated from the Guaranteed Preferential Interest Rate which is equal to 41% of the 1st year annual premium (rounded down to the nearest integer). The actual reduced amount is stated in the Insurance Proposal “Basic Plan – Illustration Summary for Premium Prepayment Option”. The interest computed at the additional interest rate (“Additional Interest”) will be credited to the PDA on or before the 4th policy anniversary, whereas the interest computed at the prevailing interest rate (“Prevailing Interest”) for the first 4 policy years will be credited to the PDA on each corresponding policy anniversary.
6. The Single Lump Sum less the 1st year’s due premium and levy (if applicable) payable of the Eligible Plan shall be deposited in the PDA of the policy. The amount deposited in the PDA is NOT a bank deposit, and shall be used to settle the 2nd to 5th years’ renewal premiums of the policy and any levies (if the levies are applicable and not settled separately) when due.
7. Policyholders can apply for a withdrawal from the PDA. However, the remaining balance after withdrawal must not be less than the sum of (i) the premium and levy (if applicable) required for the remaining premium term(s) and (ii) the Prevailing Interest for the first 4 policy years deposited in the PDA.
8. For any alterations to the Eligible Plan(s) before the 4th policy anniversary (including but not limited to (a) **a withdrawal from the PDA with the remaining balance being less than the sum of (i) the premium and levy (if applicable) required for the remaining premium term(s) and (ii) the Prevailing Interest for the first 4 policy years deposited in the PDA**, (b) **a change of premium payment mode**, (c) **a change of notional amount**, (d) **a change on the premium amount impacted by any loading above the standard rates based on underwriting results (including but not limited to redeclaration of insurability)**, (e) **an addition of supplementary benefit(s)** or (f) **an application for Family Premium Waiver**), **the Additional Interest for the Eligible Plan(s) will be totally forfeited**, and the balance in the PDA will accumulate interest at the prevailing interest rate only. You will have to **pay the required premium and levy (if applicable) to us when due**.
9. In the event of policy surrender, partial surrender or the death of the life assured on or before the date when the Additional Interest is credited, the Additional Interest will be forfeited.
10. Upon policy termination (for reasons other than death or a claim under the Incapacity Option – Benefit Payout becoming payable with a designated percentage of 100%) or policy surrender, the balance in the PDA (less any outstanding loan and interest) will be paid together with the surrender value to the policyholder(s). Upon the death of the life assured, the balance in the PDA (less any outstanding loan and interest) will be paid to the beneficiary(ies) named in Prudential’s latest records together with the death benefit. Upon a claim under the Incapacity Option – Benefit Payout becoming payable with a designated percentage of 100%, the balance in the PDA (less any outstanding loan and interest) will be paid together with the Incapacity Option – Benefit Payout to the designated person.

11. After the 4th policy anniversary, any amount left in the PDA will accumulate only at the prevailing interest rate determined by Prudential, which is non-guaranteed.
12. The Guaranteed Preferential Interest Rate 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 Guaranteed Preferential Interest Rate.
13. **The Guaranteed Preferential Interest Rate can be used in conjunction with any other promotional offers unless otherwise specified.**
14. The Guaranteed Preferential Interest Rate will not be offered to the Selected Plan applied for or already in force on or before 31 May 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
15. The amount generated from the Guaranteed Preferential Interest Rate is non-transferable to other policyholders or other policies even when the policy is surrendered, matured or lapsed.
16. 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.
17. We reserve the right to change any terms and conditions of the Guaranteed Preferential Interest Rate without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

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

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.

Enrol in **Selected Health Insurance Plan(s)** and enjoy up to a **50% premium refund**

From **1 April to 30 June 2026**, when you successfully take out the Selected Health Insurance Plan(s) below, we will give you a **40% premium refund** (the “Basic Premium Refund”).

What’s more, if you also take out any plan under the **Prudential Enlight Savings Insurance Series¹** during the Promotion Period, we will give you an **extra 10% premium refund** (the “Extra Premium Refund”) on your **Selected Health Insurance Plan(s)**, enjoying a **total premium refund of up to 50%**!

Selected Health Insurance Plan(s)	Plan Type	Premium Refund of the Selected Health Insurance Plan(s)'s First Year Annualised Premium					
VHIS Plan(s)							
PRUHealth VHIS VIP Plan² – HKD/USD plan	Basic plan & supplementary benefit	Basic Premium Refund	Extra Premium Refund	Total premium refund			
PRUHealth CoreChoice Medical Plan² – HKD plan							
PRUHealth VHIS EasyChoice Plan² – HKD/USD plan	Basic plan						
PRUHealth FlexiChoice Medical Plan² – HKD/USD plan	Supplementary benefit						
Medical Protection Plan(s)					40% + 10% = 50%	↑	👑
PremierFlex Medical Plan – HKD/USD plan (including the optional supplementary benefit – Outpatient Care Benefit (if applicable))	Basic plan & supplementary benefit						
PRUhealth medical plus – HKD/USD plan							
PRUmyhealth prestige medical plan² – HKD/USD plan (including the optional supplementary benefit – Outpatient Benefit (if applicable))							
PRUmed lifelong care plan – HKD/USD plan	Supplementary benefit						

(If you also take out any plan under the **Prudential Enlight Savings Insurance Series¹**)

The Premium Refund amount for the VHIS Plan(s) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

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

¹ **Prudential Enlight Savings Insurance Series** refers to **Prudential Enlight Savings Insurance** and **Prudential Baby Enlight Savings Insurance**.

² This plan is available for sale in Hong Kong only.

Terms and Conditions

- The premium refund on the Selected Health Insurance Plan(s) (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 April to 30 June 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) 40% first year annualised premium refund on selected health insurance plans (the “Basic Premium Refund”); and (ii) extra 10% first year annualised premium refund on selected health insurance plans for Savings Plan Customer (as defined in clause 6(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.
- The Promotion is applicable to the following health insurance plans (including basic plans, supplementary benefits and optional supplementary benefits (including Outpatient Care Benefit and Outpatient Benefit)) (the “Selected Health Insurance Plan(s)”):
 - PRUHealth VHIS VIP Plan, PRUHealth CoreChoice Medical Plan, PRUHealth VHIS EasyChoice Plan and PRUHealth FlexiChoice Medical Plan** (certified plans under the Voluntary Health Insurance Scheme) (the “VHIS Plan(s)”); and
 - PremierFlex Medical Plan, PRUhealth medical plus, PRUmed lifelong care plan and PRUmyhealth prestige medical plan.**
- The Premium Refund amount for the VHIS Plan(s) is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).
- 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 Selected Health Insurance Plan(s) within the Promotion Period;
 - the Selected Health Insurance Plan(s) must have been issued by us on or before 31 August 2026;
 - the Selected Health Insurance Plan(s) must remain in force when we apply the Basic Premium Refund to the Selected Health Insurance Plan(s); and
 - all the premiums and levy(ies) (if applicable) must have been fully settled when due.
 Selected Health Insurance Plan(s) will be eligible for the Basic Premium Refund (the “Eligible Plan(s)”) if it meets all applicable requirements set out in clause 5. 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 Health Insurance Plan(s)) must have successfully applied for and submitted the completed application for the **Prudential Enlight Savings Insurance** and/or **Prudential Baby Enlight Savings Insurance** under the **Prudential Enlight Savings Insurance Series** (the “Selected Savings Plan(s)”) as an individual policyholder (the “Savings Plan Customer”) to us within the Promotion Period;
 - the Selected Savings Plan(s) must have been issued by us on or before 31 August 2026;
 - the Selected Health Insurance Plan(s) and the Selected Savings Plan(s) must remain in force when we apply the Extra Premium Refund to the Selected Health Insurance Plan(s); and
 - 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 it meets all applicable requirements set out in clause 6. 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 28 February 2027	On or before 29 February 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2027	On or before 31 August 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.

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10. For any alterations to the Eligible Plan(s) and/or the Selected Savings Plan(s) (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 an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major, if applicable, or a reduction in territorial scope of cover), 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 Savings Plan(s) (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 a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major, if applicable, or an expansion in territorial scope of cover), 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 12) 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 Health Insurance Plan(s) and/or the Selected Savings Plan(s) (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
11. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
12. 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.
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 Promotion will not be offered to the Selected Health Insurance Plan(s) applied for or already in force on or before 31 March 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
15. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified, while the Promotion cannot be used in conjunction with the Health Plus Selected Customer Offer (MKTX/PF0829E (04/26)).**
16. The Selected Health Insurance Plan(s) and the Selected Savings Plan(s) 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.
17. 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.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax deduction (if applicable). All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en.

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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 April to 30 June 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**.

What's more, if you also take out any plan under the **Prudential Enlight Savings Insurance Series¹** during the Promotion Period, we will give you up to an **extra 20% premium refund** (the "Extra Premium Refund") on your **Selected Critical Illness Plan(s)**.

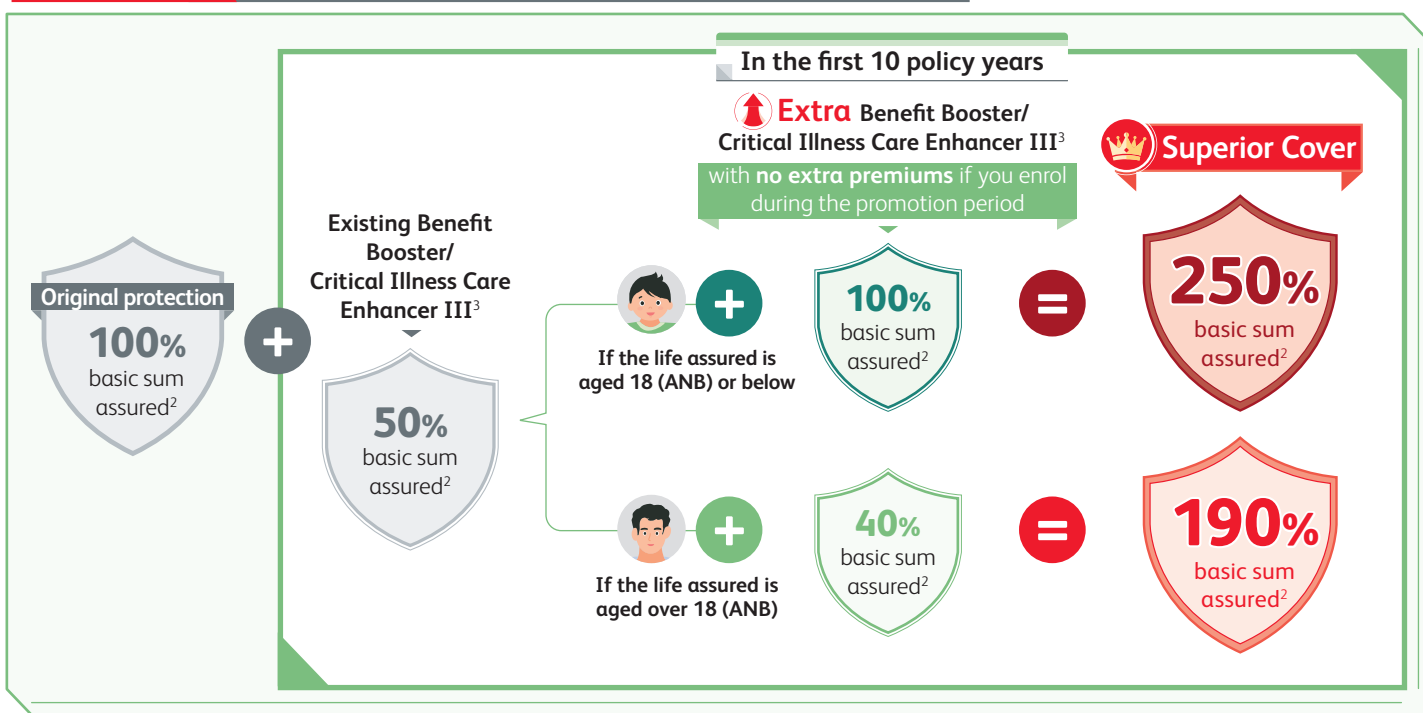
Selected Critical Illness Plan(s)	Premium Term	Basic Offer		 Extra Premium Refund (If you also take out any plan under the Prudential Enlight Savings Insurance Series¹)
		Option 1	Option 2	
PRUHealth Guardian Critical Illness Plan	5 years	10%	250% basic sum assured ² (If the person the plan covers (the 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 ² (If the life assured is aged over 18 (ANB))	20%

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 III³** 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 III³ and the conversion requirement in the policy provisions. The designated period for conversion is subject to our prevailing administrative rules.

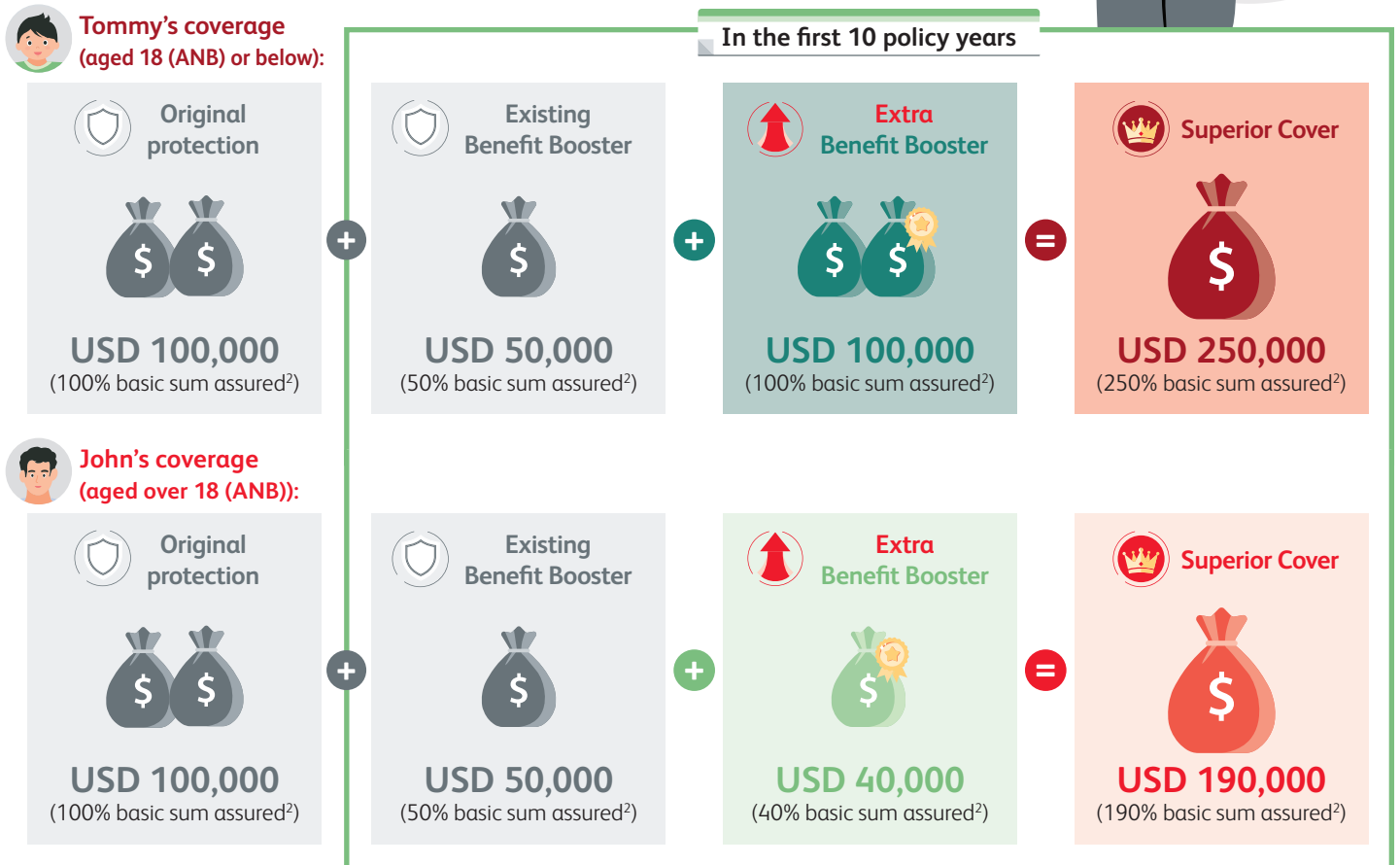
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How does the Option 2 (up to 250% superior cover) work

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 **Prudential Enlight Savings Insurance Series** refers to **Prudential Enlight Savings Insurance** and **Prudential Baby Enlight Savings Insurance**.
- ² 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).
- ³ 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**.

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 April to 30 June 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: up to an extra 20% first year annualised premium refund on the Selected Critical Illness Plan(s) for Savings Plan Customer (as defined in clause 5(i)) (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 31 August 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 it meets 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 Enlight Savings Insurance** and/or **Prudential Baby Enlight Savings Insurance** under the **Prudential Enlight Savings Insurance Series** (the “Selected Savings Plan(s)”) as an individual policyholder (the “Savings Plan Customer”) to us within the Promotion Period;
 - (ii) the Selected Savings Plan(s) must have been issued by us on or before 31 August 2026;
 - (iii) the Selected Critical Illness Plan(s) and the Selected Savings Plan(s) 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 it meets 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 28 February 2027	On or before 29 February 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2027	On or before 31 August 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 Savings Plan(s) (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 Savings Plan(s) (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 and/or the Selected Savings Plan(s) (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 **PRU**Health Guardian Critical Illness Plan Series – **PRU**Health Guardian Critical Illness Plan and **PRU**Health Baby Guardian Critical Illness Plan and **PRU**Health 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 **PRU**Health Guardian Critical Illness Plan, **PRU**Health Baby Guardian Critical Illness Plan and **PRU**Health 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 31 March 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 Savings Plan(s) 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). **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 **Prudential Encash Hospital Cash Savings Insurance** and enjoy up to a **40% premium refund**

From **1 April to 30 June 2026**, when you successfully take out the **Prudential Encash Hospital Cash Savings Insurance**, we will give you up to a **20% premium refund** (the “Basic Premium Refund”).

What’s more, if you also take out any plan under the **Prudential Enlight Savings Insurance Series¹** during the Promotion Period, we will give you up to an **extra 20% premium refund** (the “Extra Premium Refund”) on your **Prudential Encash Hospital Cash Savings Insurance**, enjoying a **double premium refund of up to 40%** in total!

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 any plan under the Prudential Enlight Savings Insurance Series¹)	 Double premium refund
Prudential Encash Hospital Cash Savings Insurance	5/10 years	10%	+ 10%	= 20%
	15/20 years	20%	+ 20%	= 40%

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

¹ **Prudential Enlight Savings Insurance Series** refers to **Prudential Enlight Savings Insurance** and **Prudential Baby Enlight Savings Insurance**.

Contact your consultant or call our Customer Service Hotline

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

Terms and Conditions

1. This promotion of the **Prudential Encash Hospital Cash Savings Insurance** (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 April to 30 June 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% or 20% first year annualised premium refund on the selected plan for Savings Plan Customer (as defined in clause 4(i)) (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. 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 **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 31 August 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) (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.
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 Enlight Savings Insurance** and/or **Prudential Baby Enlight Savings Insurance** under the **Prudential Enlight Savings Insurance Series** (the “Selected Savings Plan(s)”) as an individual policyholder (the “Savings Plan Customer”) to us within the Promotion Period;
 - (ii) the Selected Savings Plan(s) must have been issued by us on or before 31 August 2026;
 - (iii) the Selected Plan and the Selected Savings Plan(s) 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 28 February 2027	On or before 29 February 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2027	On or before 31 August 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.

6. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
7. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
8. For any alterations to the Eligible Plan and/or the Selected Savings Plan(s) (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 will be totally forfeited. For any alterations to the Eligible Plan and/or the Selected Savings Plan(s) (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 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 10 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 Savings Plan(s) (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.

9. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
10. If the premium of the Eligible Plan 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 is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
11. 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.
12. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
13. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
14. The Selected Plan and the Selected Savings Plan(s) 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). **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 Prudential Entrust Multi-Currency Plan and enjoy up to a **31% premium refund**

From **1 April to 30 June 2026**, when you successfully take out **Prudential Entrust Multi-Currency Plan** with the designated first year annualised premium, we will give you up to a **29% premium refund** (the “Basic Premium Refund”).



What’s more, if you also take out any plan under the **Prudential Enlight Savings Insurance Series¹** during the Promotion Period, we will give you an **extra 2% premium refund** (the “Extra Premium Refund”) on your **Prudential Entrust Multi-Currency Plan**, enjoying a **total premium refund of up to 31%**!

Selected Plan (USD/HKD/RMB/AUD/ CAD/GBP plan)	Premium Term	First Year Annualised Premium (USD)	Premium Refund of the Selected Plan's First Year Annualised Premium		
			Basic Premium Refund	 Extra Premium Refund (If you also take out any plan under the Prudential Enlight Savings Insurance Series ¹)	 Total premium refund
Prudential Entrust Multi-Currency Plan	5 years	0 – 4,999	-		2%
		5,000 – 19,999	4%		6%
		20,000 – 39,999	7%		9%
		40,000 – 59,999	11%	+ 2%	= 13%
		60,000 – 149,999	15%		17%
		150,000 – 1,499,999	17%		19%
		1,500,000 or above	29%		31%

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

¹ Prudential Enlight Savings Insurance Series refers to Prudential Enlight Savings Insurance and Prudential Baby Enlight Savings Insurance.

Contact your consultant or call our Customer Service Hotline

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Terms and Conditions

1. The premium refund on the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term) (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 April to 30 June 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) up to 29% first year annualised premium refund on the selected plan (the “Basic Premium Refund”); and (ii) extra 2% first year annualised premium refund on the selected plan for Savings Plan Customer (as defined in clause 5(i)) (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 the Broker channel (if applicable) of Prudential.
3. The 3-year premium term option for **Prudential Entrust Multi-Currency Plan** is excluded from this Promotion.
4. In order to be eligible for the Basic Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term and USD, HKD, RMB, AUD, CAD or GBP as the policy currency) (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 31 August 2026;
 - (iii) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must not exceed USD 5,000,000 (or its equivalent);
 - (iv) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must meet the amount listed in the table on the previous page of this flyer;
 - (v) the Selected Plan must remain in force when we apply the Basic Premium Refund to the Selected Plan; and
 - (vi) 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 4. Otherwise, the Basic Premium Refund 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 Plan) must have successfully applied for and submitted the completed application for the **Prudential Enlight Savings Insurance** and/or **Prudential Baby Enlight Savings Insurance** under the **Prudential Enlight Savings Insurance Series** (the “Selected Savings Plan(s)”) as an individual policyholder (the “Savings Plan Customer”) to us within the Promotion Period;
 - (ii) the Selected Savings Plan(s) must have been issued by us on or before 31 August 2026;
 - (iii) the Selected Plan and the Selected Savings Plan(s) 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 5. Otherwise, the Extra Premium Refund will be forfeited.
6. 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 28 February 2027	On or before 29 February 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2027	On or before 31 August 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.

7. 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.
8. 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.

9. For any alterations to the Eligible Plan(s) and/or the Selected Savings Plan(s) (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 notional amount), 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 Savings Plan(s) (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 notional amount), 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 clauses 12 and 13 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 Savings Plan(s) (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
10. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
11. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
12. The first year annualised premium is calculated in USD. For policies in other currencies, the exchange rate of HKD 7.8 to USD 1, RMB 6.5 to USD 1, AUD 1.3 to USD 1, CAD 1.2 to USD 1 or GBP 0.65 to USD 1 will be applied to determine the USD-equivalent first year annualised premium.
13. 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.
14. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
15. 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.
16. The Selected Plan and the Selected Savings Plan(s) 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.
17. 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.