





## Enrol in **LiveFree Protector Insurance Plan II (Single Premium)** and enjoy up to a **3% premium discount**

From **29 April to 30 June 2026**, when you successfully take out **LiveFree Protector Insurance Plan II (Single Premium)** with the designated single premium, you can enjoy a **premium discount of up to 3%**.

Insurance Plan	Single Premium (USD)	Premium Discount
LiveFree Protector Insurance Plan II (Single Premium)	25,000 – 64,999	<b>2%</b>
	65,000 or above	<b>3%</b>

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  (852) 2281 1333  [www.prudential.com.hk](http://www.prudential.com.hk)  
Macau (853) 8293 0833 [www.prudential.com.mo](http://www.prudential.com.mo)

## Terms and Conditions

1. The premium discount on the **LiveFree Protector Insurance Plan II (Single Premium)** (the “Premium Discount”) 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 29 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 Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Premium Discount under the Promotion,
  - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **LiveFree Protector Insurance Plan II (Single Premium)** (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 single premium amount of each Selected Plan must meet the amount listed in the table on the previous page of this flyer; and
  - (iv) the discounted amount will be directly deducted from the single premium amount and customers only need to pay for the premium balance and levy (if applicable).The Selected Plan will be eligible for the Premium Discount (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Premium Discount will be forfeited.
4. In case the single premium payment is rejected by the bank, the Premium Discount will be forfeited.
5. In the event that the Eligible Plan is cancelled during the cooling-off period, we will return the actual premium and levy (if applicable) you paid in the payment currency.
6. The Premium Discount 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 Discount.
7. The Promotion will not be offered to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
8. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
9. We will calculate the Premium Discount amount based on each Eligible Plan’s single premium excluding levy (if applicable).
10. The Premium Discount 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.
11. 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.
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.