



Your choice!

Limited offer

Enrol in **Prime Ace Insurance Plan** and choose **Premium Refund** or **Guaranteed Preferential Interest Rate**

From **1 to 30 June 2026**, if you successfully take out the **Prime Ace Insurance Plan**, you can enjoy a **minimum notional amount reduction from USD 600,000 to USD 195,000**, giving you easy access to protection.

What's more, you can take advantage of **one of the following exclusive offers** that best suits your financial planning.

Option 1 **Premium Refund of up to 12%**

First Year Annualised Premium (USD)	Premium Refund of the First Year Annualised Premium
65,000 – 199,999	6%
200,000 – 499,999	8%
500,000 – 999,999	10%
1,000,000 or above	12%

OR

Option 2 **Prepay total 3-year premiums in a lump sum to enjoy a **Guaranteed Preferential Interest Rate** of 6.5% p.a.¹**

6.5% p.a.¹ on the prepaid premium

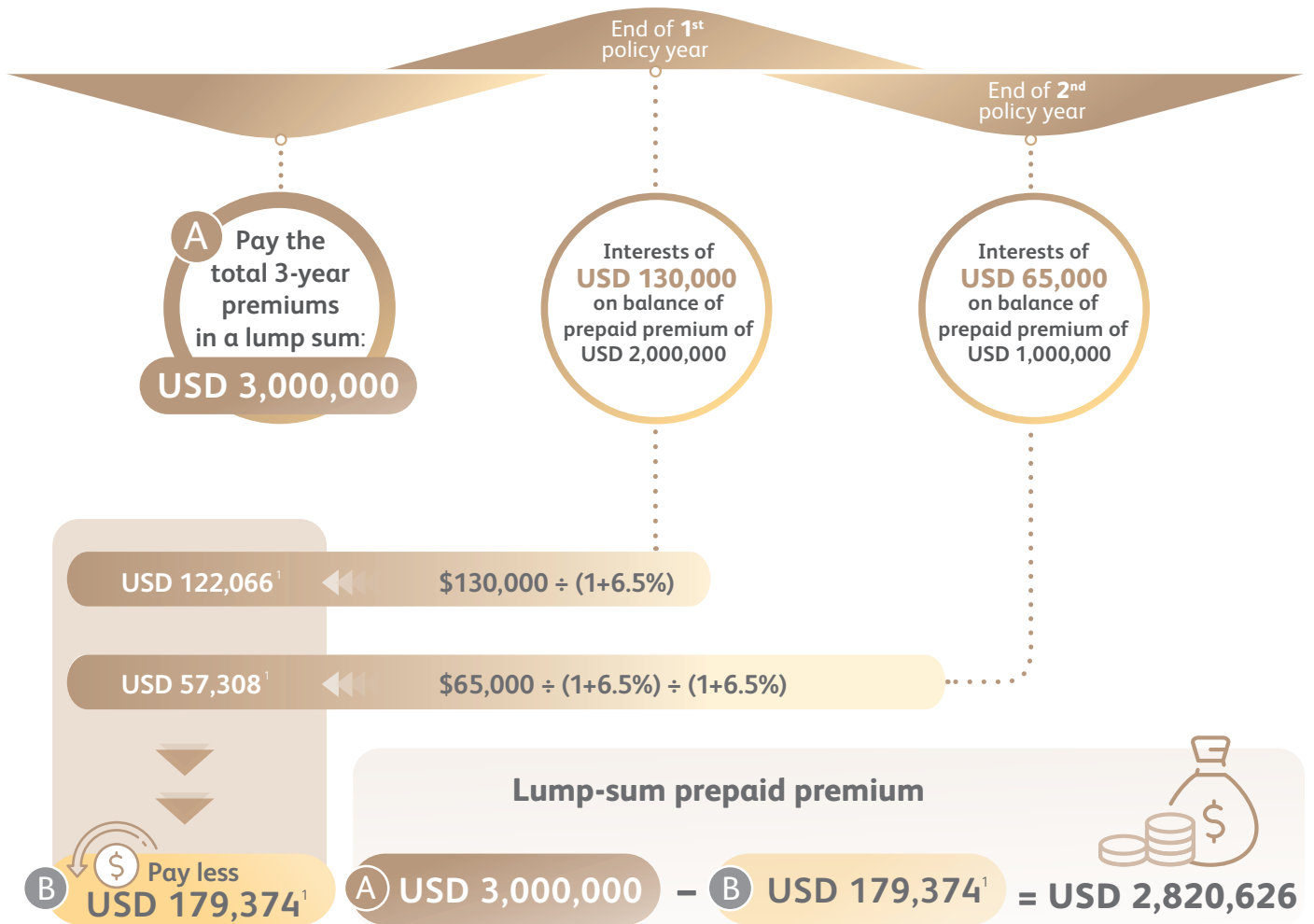
That's equal to **17.9%²** of the first year annual premium, meaning you can **pay less premium upfront**

In addition, you can enjoy a guaranteed amount³ of up to **80% of the lump-sum prepaid premium from day one** – a sum that will continue to grow through the policy years.



How does the Option 2 (guaranteed preferential interest rate of 6.5% p.a.¹) work?

For example, if you enrol in the **Prime Ace Insurance Plan** with an annual premium of USD 1,000,000, and pay the total 3-year premiums in a lump sum upon application, you can enjoy a **guaranteed preferential interest rate of 6.5% p.a.¹** on the prepaid premium. This means you **pay USD 179,374¹ less premium upfront.**



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

¹ 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 6.5% p.a..

² The figure is rounded down to the nearest 0.1%.

³ This is the amount we will pay you if you decide to surrender your policy at any time. This amount consists of the guaranteed cash value and the balance in the premium deposit account ("PDA").

Contact your consultant or call our Customer Service Hotline

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

Terms and Conditions

1. The “Your choice” promotion of the **Prime Ace Insurance Plan** (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 to 30 June 2026, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel of Prudential.
3. Customers can enjoy (i) a minimum notional amount reduction from USD 600,000 to USD 195,000 (the “Minimum Notional Amount Reduction”) without any registration requirement, and they can select either (ii) a premium refund of up to 12% (the “Premium Refund”) or (iii) a guaranteed preferential interest rate of 6.5% p.a. on the prepaid premium (the “Guaranteed Preferential Interest Rate”).
4. In order to be eligible for the Minimum Notional Amount Reduction and either Premium Refund or Guaranteed Preferential Interest Rate,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prime Ace Insurance Plan** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 31 October 2026;
 - (iii) if customers select the Premium Refund:
 - (a) the first year annualised premium (excluding levy) of each Selected Plan must not exceed USD 5,000,000;
 - (b) the first year annualised premium (excluding levy) of each Selected Plan must meet the amount listed in the table on the 1st page of this flyer;
 - (c) all the premiums and levy(ies) must have been fully settled when due; and
 - (d) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan.
 - (iv) if customers select the Guaranteed Preferential Interest Rate:
 - (a) customers must select the Premium Prepayment Option (as stated in the Insurance Proposal) upon policy application and pay the total 3-year premiums (less the reduced amount as explained in clause 7(ii) below) and levies of the Selected Plan in a lump sum (“Single Lump Sum”) at the time of application or within 1 month after policy issuance;
 - (b) customers must pay the Single Lump Sum in full even if the total premiums payable are adjusted due to other promotional offers (if applicable);
 - (c) customers must provide valid documentation as proof for us to conduct due diligence pursuant to the applicable legislation/requirements; and
 - (d) 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”).

The Selected Plan will be eligible for the Minimum Notional Amount Reduction and either Premium Refund or Guaranteed Preferential Interest Rate (the “Eligible Plan”) if it meets all applicable requirements set out in clause 4. Otherwise, the Minimum Notional Amount Reduction and the selected Premium Refund or Guaranteed Preferential Interest Rate will be forfeited.

5. Once the Premium Refund or Guaranteed Preferential Interest Rate is chosen at the time of application, no change or replacement will be accepted.
6. If customers select the Premium Refund:
 - (i) The Premium Refund amount will be denominated in the policy currency and credited to the PDA of the eligible policy on or before 28 February 2027. 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.
 - (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 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) 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.
 - (iv) We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy).
 - (v) 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 Guaranteed Preferential Interest Rate:
 - (i) The Guaranteed Preferential Interest Rate of 6.5% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional interest rate of 6% p.a.. Such additional interest rate shall only apply to the Single Lump Sum less (a) the levies for the 3 years 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 3rd years’ premiums when they become due.

- (ii) 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 17.9% of the 1st year annual premium (rounded down to the nearest 0.1%). 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 2nd policy anniversary, whereas the interest computed at the prevailing interest rate (“Prevailing Interest”) for the first 2 policy years will be credited to the PDA on each corresponding policy anniversary.
 - (iii) The Single Lump Sum less the 1st year’s due premium and levy 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 3rd years’ renewal premiums of the policy and any levies (if not settled separately) when due.
 - (iv) 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 required for the remaining premium term(s) and (ii) the Prevailing Interest for the first 2 policy years deposited in the PDA.
 - (v) For any alterations to the Eligible Plan(s) before the 2nd 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 required for the remaining premium term(s) and (ii) the Prevailing Interest for the first 2 policy years deposited in the PDA,** (b) **a withdrawal from the PDA under a policy with a premium financing arrangement (if applicable),** or (c) **a change of notional amount**), **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 to us when due.**
 - (vi) 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.
 - (vii) 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.
 - (viii) After the 2nd policy anniversary, any amount left in the PDA will accumulate only at the prevailing interest rate determined by Prudential, which is non-guaranteed.
 - (ix) 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.
8. The Promotion 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 Promotion.
 9. The Promotion 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).
 10. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
 11. The Selected Plan is underwritten by Prudential Hong Kong Limited and is subject to all 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 only.