PRUDENTIAL 保誠保險

Listening. Understanding. Delivering.

Your choice!

Enrol in **Prime Horizon Insurance Plan** and choose a **Premium Refund** or **Guaranteed Prepayment Privilege**

From **4 to 30 September 2026**, if you successfully take out the **Prime Horizon Insurance Plan**, you can take advantage of **one of the following exclusive offers** that best suits your financial planning.

Option 1 **Premium Refund of up to 4%**

First year annualised premium (USD)	Premium Refund on the first year annualised premium
25,000 – 149,999	**2%**
150,000 – 499,999	**3%**
500,000 or above	**4%**

OR

Option 2 **Pay total 2-year premiums in a lump sum to enjoy a Guaranteed Prepayment Privilege of up to 12% p.a.[1]**

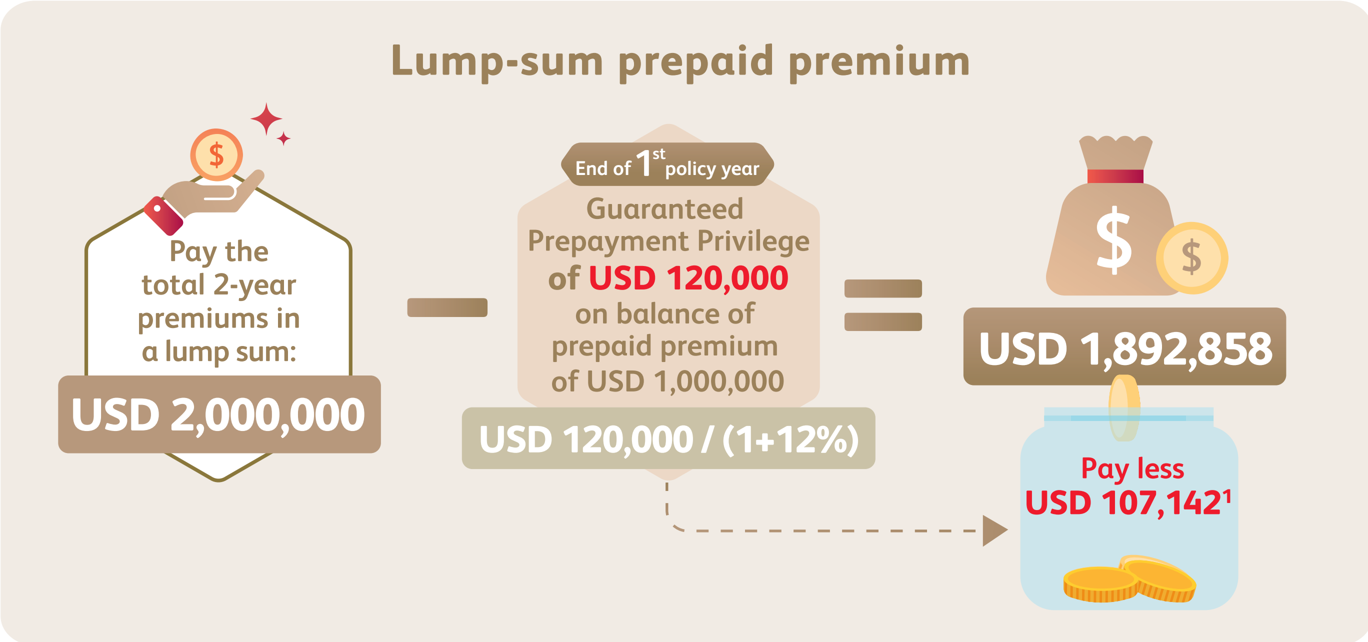
This means you **pay less premium upfront**[1]

First year annualised premium (USD)	Guaranteed Prepayment Privilege on the prepaid premium
Below 150,000	**8% p.a.[1]** **equal to 7.4%[2] of the first year annualised premium**
150,000 or above	**12% p.a.[1]** **equal to 10.7%[2] of the first year annualised premium**

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

How does the Option 2 (Guaranteed Prepayment Privilege of up to 12% p.a.[1]) work?

For example, if you enrol in the **Prime Horizon Insurance Plan** with an annual premium of USD 1,000,000, and pay the total 2-year premiums in a lump sum upon application, you can enjoy a **Guaranteed Prepayment Privilege of 12% p.a.[1]** on the prepaid premium. This means you **pay USD 107,142[1] less premium upfront**.



For example, if you enrol in the **Prime Horizon Insurance Plan** with an annual premium of USD 120,000, and pay the total 2-year premiums in a lump sum upon application, you can enjoy a **Guaranteed Prepayment Privilege of 8% p.a.[1]** on the prepaid premium. This means you **pay USD 8,889[1] less premium upfront**.

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

1 The amount under the Guaranteed Prepayment Privilege is applied upfront to reduce the premium you pay. We will credit the related amount to the premium deposit account at the applicable time. The premium reduction amount represents the present value of a future amount generated from the prepaid premium under the Guaranteed Prepayment Privilege.

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

Contact your consultant or call our Customer Service Hotline

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Terms and Conditions

1. The "Your choice" promotion of the **Prime Horizon Insurance Plan** (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 4 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 of Prudential.
3. Customers can select either (i) a premium refund of up to 4% (the "Premium Refund") or (ii) a guaranteed prepayment privilege of up to 12% p.a. on the prepaid premium (the "Guaranteed Prepayment Privilege") at the time of application.
4. In order to be eligible for the Premium Refund or Guaranteed Prepayment Privilege under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prime Horizon Insurance Plan** (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 30 November 2026;
   (iii) if customers select the Premium Refund:
      (a) 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;
      (b) all the premiums and levy(ies) must have been fully settled when due; and
      (c) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan.
   (iv) if customers select the Guaranteed Prepayment Privilege:
      (a) customers must select the Premium Prepayment Option (as stated in the Insurance Proposal) upon policy application and pay the total 2-year premiums (less the premium reduction 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 amount under the Guaranteed Prepayment Privilege to the premium deposit account ("PDA").

   The Selected Plan will be eligible for the Premium Refund or Guaranteed Prepayment Privilege (the "Eligible Plan") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund or Guaranteed Prepayment Privilege will be forfeited.
5. Once the Premium Refund or Guaranteed Prepayment Privilege 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 31 May 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 other policyholders 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 Prepayment Privilege:
   (i) The Guaranteed Prepayment Privilege of 8% p.a. or 12% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional privilege of 7.5% p.a. or 11.5% p.a. (the "Additional Privilege"). Such Additional Privilege shall only apply to the Single Lump Sum less (a) the levies for the 2 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 Privilege, which is the difference between the Guaranteed Prepayment Privilege and the prevailing interest rate for the corresponding policy year, will be adjusted accordingly. The prepaid premium, plus the interest generated from the prevailing interest rate ("Prevailing Interest") and the amount under the Additional Privilege ("Additional Privilege Benefit") credited to the PDA will be automatically and fully used to settle the 2nd year's premium when it becomes due.

(ii) The Guaranteed Prepayment Privilege allows the Eligible Plan policyholders to pay less premium upfront. The premium reduction amount under the Guaranteed Prepayment Privilege is equal to 7.4% or 10.7% of the 1st year's annualised premium (rounded down to the nearest 0.1%). The actual premium reduction amount is stated in the Insurance Proposal "Basic Plan – Illustration Summary for Premium Prepayment Option". The Additional Privilege Benefit will be credited to the PDA on or before the 1st policy anniversary, whereas the Prevailing Interest for the 1st policy year will be credited to the PDA on the 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 year's premium of the policy and any levy (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 1st policy year deposited in the PDA ("Balance Requirement").

(v) For any alterations to the Eligible Plan(s) before the 1st policy anniversary (including but not limited to (a) **a withdrawal from the PDA with the remaining balance being less than the Balance Requirement** or (b) **a change of notional amount**), **the Additional Privilege Benefit 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 Privilege Benefit is credited, the Additional Privilege Benefit 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 1st 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 under the Guaranteed Prepayment Privilege 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 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.

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MKTX/PF0966E (09/26)