PRUDENTIAL 保誠保險

用心聆聽　實現您心

由您揀！投保指定危疾計劃
選擇**保費回贈**或**特級保障**

您最了解您和您家人的需要，尤其是您的子女，要甚麼當然由您揀！

凡於**2026年7月1日至9月30日**期間，成功投保以下指定危疾計劃，您可選擇獲享高達**20%保費回贈**（「基本保費回贈」），或於首10個保單年度內獲高達**250%特級保障**而**無需額外保費**，讓您倍感安心。

根據您的保險需要，若您於推廣期內一併投保**保誠加護一生住院現金儲蓄保險**，更可就以下**指定危疾計劃**享有**額外10%保費回贈**（「額外保費回贈」）。

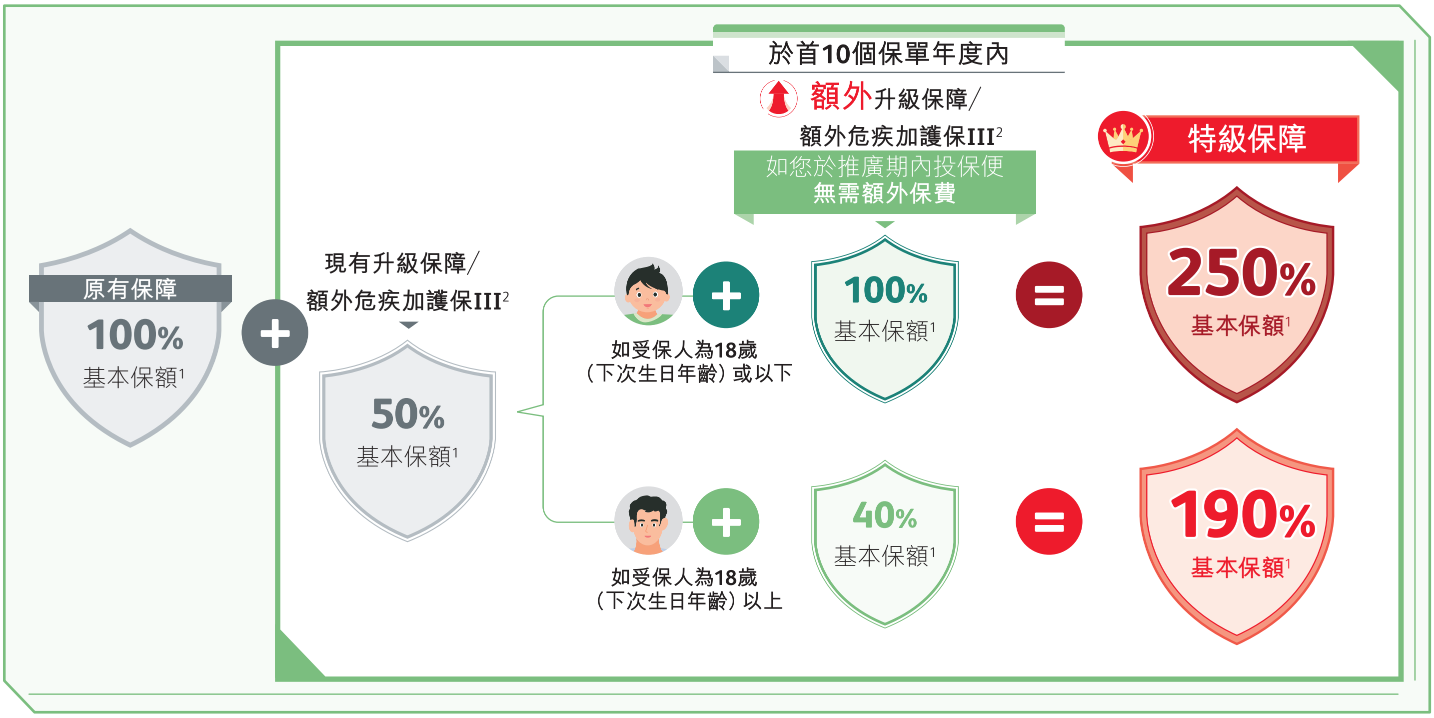
指定危疾計劃	保費供款年期	基本優惠 選項一 首年年度化保費之基本保費回贈	基本優惠 選項二 特級保障	首年年度化保費之額外保費回贈 （若一併投保保誠加護一生住院現金儲蓄保險）
「誠保一生」危疾保	5年	10%	250% 基本保額[1] （如計劃內受保障的人士（即受保人）為18歲（下次生日年齡）或以下） 190% 基本保額[1] （如受保人為18歲（下次生日年齡）以上）	10%
「誠保一生」危疾保 「誠保一生」危疾保－摯愛寶 危疾加護保III	10年	10%		
	15/20/25年	20%		

基本優惠

選項1 高達20%保費回贈

指定危疾計劃	保費供款年期	首年年度化保費回贈
「誠保一生」危疾保	5年	10%
「誠保一生」危疾保 「誠保一生」危疾保－摯愛寶 危疾加護保III	10年	
	15/20/25年	20%

選項2 於首10個保單年度內獲高達250%特級保障



有關此推廣之詳情，請參閱相關條款及細則。

無論選擇基本優惠下的哪個選項，您均可於現有及額外(如適用)**升級保障/額外危疾加護保III**[2]完結前或後之指定期間內，將該保障**轉換**成一份我們指定並備有現金價值的**全新壽險計劃**，該計劃提供人壽及/或危疾保障(受限於該壽險計劃的合資格條件，包括但不限於年齡、保額等)，而**毋須提供額外健康證明**。

有關升級保障/額外危疾加護保III[2]及轉換要求的詳情，請參閱保單條款。轉換之指定期間受限於我們現行的行政規則。

聯絡您的顧問或致電客戶服務熱線

香港 (852) 2281 1333 www.prudential.com.hk
澳門 (853) 8293 0833 www.prudential.com.mo

選項2（高達250%特級保障）如何運作

36歲的John是家庭的經濟支柱，育有一名5歲的兒子Tommy。他意識到在人生任何階段都需要一份財務保障，以防危疾突然來襲，尤其是當Tommy年紀尚幼。因此，他為自己和Tommy各自投保一份**「誠保一生」危疾保**，每份保單的基本保額為100,000美元，**並選擇此推廣優惠的選項2**。在此選項下，**Tommy可享250%特級保障**，而**他則可享190%特級保障**。

假如於首10個保單年度內，John或Tommy確診56種受保嚴重病況之一，John將可獲合共250,000美元（如Tommy確診）或190,000美元（如John確診）的賠償額，為他們提供重要的財務支援，用以應付治療費用和家庭的生活開支。

於首10個保單年度內

Tommy的保障（18歲（下次生日年齡）或以下）：

原有保障 100,000美元（100%基本保額[1]） + 現有升級保障 50,000美元（50%基本保額[1]） + 額外升級保障 100,000美元（100%基本保額[1]） = 特級保障 250,000美元（250%基本保額[1]）

John的保障（18歲（下次生日年齡）以上）：

原有保障 100,000美元（100%基本保額[1]） + 現有升級保障 50,000美元（50%基本保額[1]） + 額外升級保障 40,000美元（40%基本保額[1]） = 特級保障 190,000美元（190%基本保額[1]）

以上數字只作說明之用。我們假設John和Tommy符合保障定義及索償要求，並沒有作出任何保單貸款或保單變更。

1 「基本保額」是指計劃之最初保額，連同任何適用之保額調減，但不包括升級保障/額外危疾加護保III（如適用）的保額。

2 升級保障適用於**「誠保一生」危疾保**及**「誠保一生」危疾保－摯愛寶**，而額外危疾加護保III適用於**危疾加護保III**。

註： 由2026年8月24日起，以下系列/計劃將更名如下，而其所有條款及細則將維持不變。詳情請參閱我們的網站。

現時系列/計劃名稱	新系列/計劃名稱
「誠保一生」危疾保系列	「誠保一生」危疾保險系列
「誠保一生」危疾保	「誠保一生」危疾保險計劃
「誠保一生」危疾保－摯愛寶	「誠保一生」危疾保險計劃－摯愛寶
危疾加護保III	危疾加護保險計劃III

條款及細則

1. 指定危疾計劃之「由您揀」推廣優惠（「推廣優惠」）由保誠保險有限公司或保誠保險有限公司（澳門分行）（「保誠」或「我們」）提供，優惠期由2026年7月1日至9月30日止，包括首尾2天（「推廣期」）。此推廣優惠包含2個優惠－(i)基本優惠（選項一：指定危疾計劃之高達20%首年年度化保費回贈（「基本保費回贈」）；或選項二：指定危疾計劃之首10個保單年度內高達250%特級保障（「特級保障」））及(ii)額外保費回贈：住院現金儲蓄計劃客戶（定義如第5(i)項）之指定危疾計劃的額外10%首年年度化保費回贈（「額外保費回贈」）（如適用）。基本保費回贈及額外保費回贈統稱為「保費回贈」。
2. 此推廣優惠適用於透過保誠的營業部或保險經紀（如適用）遞交之投保申請。
3. 客戶可於申請時，選擇此推廣優惠下之基本優惠(i)基本保費回贈或(ii)特級保障（如受保人為18歲（下次生日年齡）或以下，於首10個保單年度內可獲250%特級保障；如受保人為18歲（下次生日年齡）以上，於首10個保單年度內可獲190%特級保障）。
4. 就享有此推廣優惠之基本保費回贈或特級保障，
   (i) 客戶（即保單持有人）必須於推廣期內成功申請並遞交已填妥之申請表格，投保**「誠保一生」危疾保**、**「誠保一生」危疾保－摯愛寶**或**危疾加護保III**（「指定危疾計劃」）；
   (ii) 指定危疾計劃必須於2026年11月30日或之前由我們發出；
   (iii) 如客戶選擇基本保費回贈，於發放指定危疾計劃的基本保費回贈時，指定危疾計劃必須仍然維持生效；及
   (iv) 已繳付所有到期保費及保費徵費（如適用）。

   指定危疾計劃須符合第4項列明所有適用之要求，方可享有此基本保費回贈或特級保障（「合資格計劃」），否則此基本保費回贈或特級保障將被取消。
5. 此外，就享有此推廣優惠之額外保費回贈，
   (i) 客戶（即指定危疾計劃之保單持有人）必須於推廣期內以個人保單持有人身份向我們成功申請並遞交已填妥之申請表格，投保**保誠加護一生住院現金儲蓄保險**（「指定住院現金儲蓄計劃」）（「住院現金儲蓄計劃客戶」）；
   (ii) 指定住院現金儲蓄計劃必須於2026年11月30日或之前由我們發出；
   (iii) 於發放指定危疾計劃的額外保費回贈時，指定危疾計劃及指定住院現金儲蓄計劃必須仍然維持生效；及
   (iv) 已繳付所有到期保費及保費徵費（如適用）。

   合資格計劃須符合第5項列明所有適用之要求，方可享有此額外保費回贈，否則此額外保費回贈將被取消。
6. 就保費回贈而言：
   (i) 保費回贈金額將按以下所示，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期	
	基本保費回贈	額外保費回贈
每年	2027年5月31日或之前	2028年5月31日或之前
每半年 每季 每月	2027年11月30日或之前	2028年11月30日或之前

   上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。
   (ii) 我們限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及保費徵費（如適用），如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
   (iii) 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
   (iv) 任何於保單發出後（冷靜期內或之後）於合資格計劃及/或指定住院現金儲蓄計劃（如適用）作出的更改，而導致保費供款年期內應繳保費下調（包括但不限於減少保額），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃及/或指定住院現金儲蓄計劃（如適用）作出的更改，而導致保費供款年期內應繳保費增加（包括但不限於提高保額），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第6(vi)項）。另外，任何於保單發出後（冷靜期內或之後）至發放保費回贈前的要求導致更改指定危疾計劃及/或指定住院現金儲蓄計劃（如適用）之保單持有人，相關合資格計劃之額外保費回贈將會全數被取消。
   (v) 每份合資格計劃的保費回贈金額將會因應其首年年度化保費（不包括保費徵費，如適用）計算。
   (vi) 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
   (vii) 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。

7. 如客戶選擇特級保障：
   (i) 特級保障以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享特級保障。
   (ii) 在我們發出保單後，合資格計劃之基本保額有任何增加或減少，我們將會按比例調整現有及額外升級保障或額外危疾加護保III（如適用）。如欲了解升級保障及額外危疾加護保III的詳情，您可分別參閱**「誠保一生」危疾保系列－「誠保一生」危疾保**及**「誠保一生」危疾保－摯愛寶**以及**危疾加護保III**的產品小冊子。
   (iii) 如受保人為18歲（下次生日年齡）或以下，並且在同一受保人名下所有**「誠保一生」危疾保**、**「誠保一生」危疾保－摯愛寶**及**危疾加護保III**的已生效保單及待審批保單申請之總保額超過750,000美元或6,000,000港元，我們或會要求額外的財務及醫療核保。
   (iv) 特級保障受限於保單文件之條款及細則。
8. 保費回贈或特級保障於申請時一經選擇，將不接受任何更改或退換。
9. 此推廣優惠不適用於在2026年6月30日或之前已申請投保或已生效的指定危疾計劃，或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移（如適用）。
10. **除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。**
11. 指定危疾計劃及指定住院現金儲蓄計劃由保誠保險有限公司或保誠保險有限公司（澳門分行）承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
12. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明），亦不應據之作出決定，需視乎您的實際情況或需要而定。**在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。**如有需要，保誠樂意提供保單文件的樣本以供您參考。

此單張僅旨在香港及澳門派發。

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

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

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

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

<table>
<tr><th rowspan="3">Selected Critical Illness Plan(s)</th><th rowspan="3">Premium Term</th><th colspan="2">Basic Offer</th><th rowspan="3">Extra
Premium Refund of the First Year Annualised Premium
(If you also take out the Prudential Encash Hospital Cash Savings Insurance)</th></tr>
<tr><th>Option 1</th><th>Option 2</th></tr>
<tr><th>Basic Premium Refund of the First Year Annualised Premium</th><th>Superior Cover</th></tr>
<tr><td>PRUHealth Guardian Critical Illness Plan</td><td>5 years</td><td rowspan="2">10%</td><td rowspan="3">250%
basic sum assured[1]
(If the person the plan covers (the life assured) is aged 18 (age next birthday (ANB)) or below)

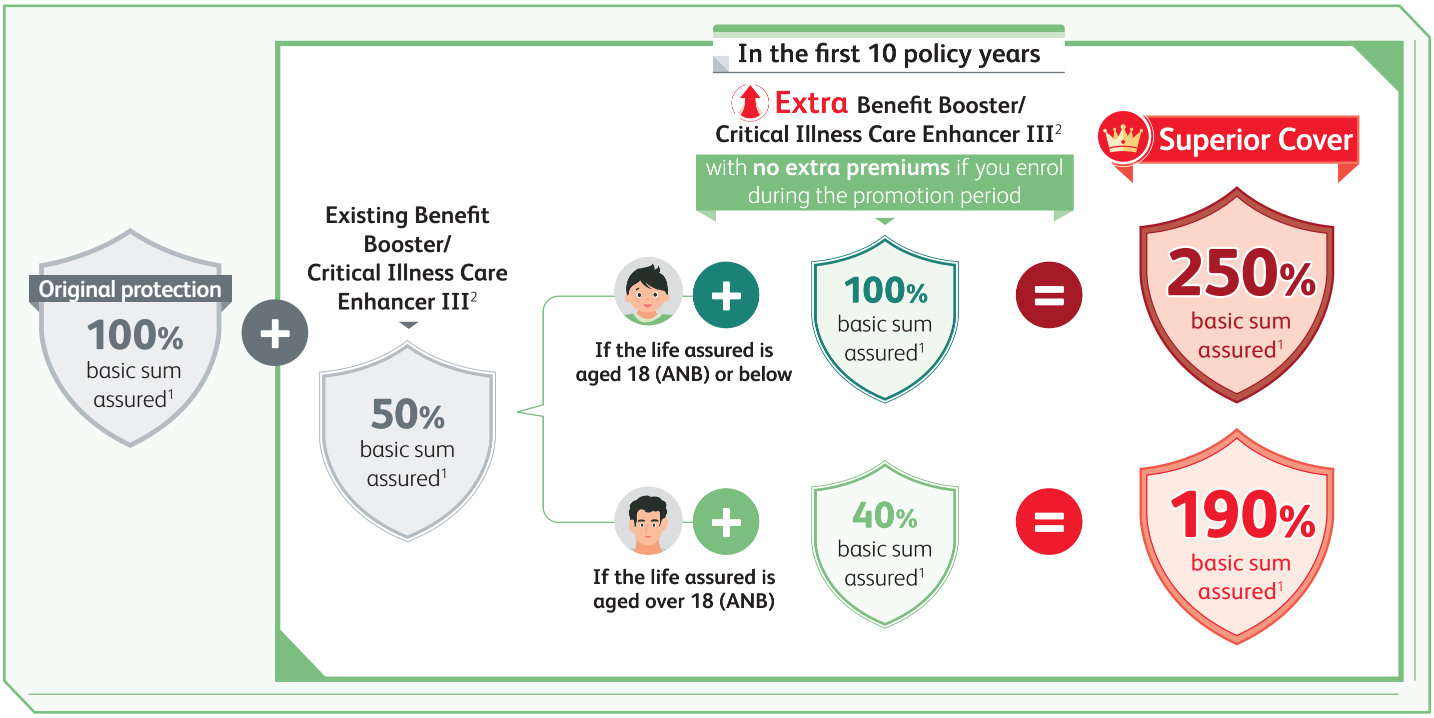
190%
basic sum assured[1]
(If the life assured is aged over 18 (ANB))</td><td rowspan="3">10%</td></tr>
<tr><td rowspan="2">PRUHealth Guardian Critical Illness Plan
PRUHealth Baby Guardian Critical Illness Plan
PRUHealth Critical Illness Extended Care III</td><td>10 years</td></tr>
<tr><td>15/20/25 years</td><td>20%</td></tr>
</table>

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 **PRU**Health Baby Guardian Critical Illness Plan **PRU**Health Critical Illness Extended Care III	10 years	10%
	15/20/25 years	20%

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 III**[2] 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 III[2] and the conversion requirement in the policy provisions. The designated period for conversion is subject to our prevailing administrative rules.

Contact your consultant or call our Customer Service Hotline

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

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 enrols Tommy and himself each in a **PRU**Health 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.

In the first 10 policy years

Tommy's coverage (aged 18 (ANB) or below):

Original protection	+	Existing Benefit Booster	+	Extra Benefit Booster	=	Superior Cover
USD 100,000 (100% basic sum assured[1])	+	USD 50,000 (50% basic sum assured[1])	+	USD 100,000 (100% basic sum assured[1])	=	USD 250,000 (250% basic sum assured[1])

John's coverage (aged over 18 (ANB)):

Original protection	+	Existing Benefit Booster	+	Extra Benefit Booster	=	Superior Cover
USD 100,000 (100% basic sum assured[1])	+	USD 50,000 (50% basic sum assured[1])	+	USD 40,000 (40% basic sum assured[1])	=	USD 190,000 (190% basic sum assured[1])

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

1 Basic sum assured means the initial sum assured of the plan together with any applicable reduction of the sum assured, excluding the sum assured of the Benefit Booster/Critical Illness Care Enhancer III (where applicable).

2 The Benefit Booster applies to the **PRU**Health Guardian Critical Illness Plan and **PRU**Health Baby Guardian Critical Illness Plan, while the Critical Illness Care Enhancer III applies to the **PRU**Health Critical Illness Extended Care III.

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

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

Terms and Conditions

1. The "Your choice" promotion of Selected Critical Illness Plan(s) (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 July to 30 September 2026, both dates inclusive (the "Promotion Period"). The Promotion consists of 2 offers – (i) basic offer (option 1: up to 20% first year annualised premium refund on the Selected Critical Illness Plan(s) (the "Basic Premium Refund"); or option 2: up to 250% superior cover in the first 10 policy years on the Selected Critical Illness Plan(s) (the "Superior Cover")) and (ii) extra premium refund: an extra 10% first year annualised premium refund on the Selected Critical Illness Plan(s) for Hospital Cash Savings Plan Customers (as defined in clause 5(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 **PRU**Health Guardian Critical Illness Plan, **PRU**Health Baby Guardian Critical Illness Plan or **PRU**Health Critical Illness Extended Care III (the "Selected Critical Illness Plan(s)") within the Promotion Period;
   (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 30 November 2026;
   (iii) if customers select the Basic Premium Refund, the Selected Critical Illness Plan(s) must remain in force when we apply the Basic Premium Refund to the Selected Critical Illness Plan(s); and
   (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.

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

   Eligible Plan(s) will be eligible for the Extra Premium Refund if they meet all applicable requirements set out in clause 5. Otherwise, the Extra Premium Refund will be forfeited.
6. In terms of the Premium Refund:
   (i) The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

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

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.
   (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
   (iii) The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.

(iv) For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 6(vi) for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Critical Illness Plan(s) and/or the Selected Hospital Cash Savings Plan (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.

(v) We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).

(vi) If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.

(vii) The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.

7. If customers select the Superior Cover:

(i) The Superior Cover is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Superior Cover.

(ii) For any increase or decrease in the basic sum assured of the Eligible Plan(s) after we issue the policy, we will adjust the existing and extra Benefit Booster or Critical Illness Care Enhancer III (where applicable) proportionally. There is more information about the Benefit Booster and Critical Illness Care Enhancer III in the product brochures of **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 30 June 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).

10. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified**.

11. The Selected Critical Illness Plan(s) and the Selected Hospital Cash Savings Plan are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and are subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.

12. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

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

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

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

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