

# EasyWell Critical Illness Protector

Affordable and customisable lump-sum cover for 56 disease conditions

Critical Illness Protection

  
**PRUDENTIAL**  
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Listening. Understanding. Delivering.



Macau Edition

## EasyWell Critical Illness Protector

As a breadwinner, there are so many things to take care of: funding your children’s education, family life after retirement and making sure your loved ones will be well-protected if something happens in the future. But what about you? It’s just as important to protect yourself financially against critical illness.

If you are unfortunately diagnosed with any one of the 56 disease conditions, the whole-life cover from our **EasyWell Critical Illness Protector** will help protect your family finances with a lump-sum. You can focus on your recovery without worrying about being unable to afford your costs of living, just by paying an affordable premium over a limited period.

You can customise your plan too, by adding our wallet-friendly **EasyWell Supplementary Benefit Series**, which offers extra protection options for late stage cancer and multi-claim critical illness coverage, so you can continue to soar in life.



# Plan highlights



Whole life financial protection against 56 disease conditions at an affordable premium



Protection and long-term savings in one plan



Combat inflation with the Benefit Protector Option



Customise your own plan with our supplementary benefits

Value-added services to enhance your protection



**Treatment Sure –**  
Get back on the road to health with personalised medical advice from global experts



**SmartAppointment Service –**  
Set up an instruction for a designated family member in advance to file and access claims on your behalf if you become mentally incapacitated



# DID YOU KNOW?

“

Leading cause of death in 2021<sup>1</sup>:

- 1<sup>st</sup> Cancer
- 3<sup>rd</sup> Heart diseases
- 4<sup>th</sup> Cerebrovascular diseases

Within the age group of 20 – 44, the incidence of **cancer** has increased by

13%  
over 18 years<sup>2</sup>

**Heart attacks** are increasingly common for people aged

<40<sup>3</sup>

The incidence of **stroke** has increased by nearly

44%  
in 10 years for people aged 25 – 44<sup>4</sup>

”



## The benefits



### Whole life financial protection against 56 disease conditions at an affordable premium

If you take out **EasyWell Critical Illness Protector** for yourself, we will give you essential whole life financial protection against

**56 Major Disease Conditions** including Cancer, Heart Attack or Stroke – the most common major disease conditions – at an affordable premium, so you can focus on regaining your health and look forward to the wonders of each new day.

If you are unfortunately diagnosed with one of the Major Disease Conditions we cover, we will pay a lump sum of **100%** of the current sum assured and a non-guaranteed one-off Terminal Bonus (on or after the 5<sup>th</sup> policy anniversary) as a **Major Disease Benefit**.

You can find the full list of what the plan covers in the “Covered Major Disease Conditions” below.



### Protection and long-term savings in one plan

Besides offering critical illness protection, **EasyWell Critical Illness Protector** is a Shareholder-backed Participating Plan providing long-term savings value.

We will pay a lump sum of **USD 1,000** and a **guaranteed cash value** (on or after the 3<sup>rd</sup> policy anniversary) and a **non-guaranteed one-off Terminal Bonus** (on or after the 5<sup>th</sup> policy anniversary) when you claim the **Death Benefit** (if the life assured unfortunately passes away).

We will pay a **guaranteed cash value** (on or after the 3<sup>rd</sup> policy anniversary) and a **non-guaranteed one-off Terminal Bonus** (on or after the 5<sup>th</sup> policy anniversary) when you surrender your policy.

Click [here](#) or scan the QR code for more information on our Shareholder-backed Participating Plans, including our investment and bonus philosophies and the operation of the Shareholder-backed Participating Fund.



### Combat inflation with the Benefit Protector Option

Inflation reduces your cover’s value over time.

We offer a **Benefit Protector Option** to combat it. You can choose this option by paying extra premiums, so you can **automatically increase** your **protection** by **5%** of the initial sum assured **every year**, up to **200%** of the initial sum assured.



Customise your own plan with our supplementary benefits

**EasyWell Critical Illness Protector** gives you a solid foundation of critical illness protection. You can also add more cover with a series of affordable, tailor-made supplementary benefits under the **EasyWell Supplementary Benefit Series** to strengthen your protection. You can get on with enjoying your life and realising your dreams with true peace of mind.

Key advantages of the supplementary benefits under the EasyWell Supplementary Benefit Series

- 1. **EasyWell Severe Cancer Care**  
Enhance your protection against **Severe Cancer** (i.e. Stage 3 or 4 Cancer) with a lump-sum cover.
- 2. **EasyWell Critical Illness MultiCare**  
**Multi-coverage** against Cancer, Heart Attack and Stroke.

As well as our **EasyWell Supplementary Benefit Series**, you can also enhance your life protection and protection against critical illness, medical expenses, disability and accidents with our range of supplementary benefits by paying extra premiums. For more details on all of our supplementary benefits, please refer to the relevant product brochure(s).





### Value-added services to enhance your protection



### Treatment Sure – Get back on the road to health with personalised medical advice from global experts

If you are ill, medical experts’ guidance can help you make the right treatment decisions. This is why we offer the **Treatment Sure**, including **second medical opinions** and **overseas medical concierge** services. Whether or not it is one of the 56 disease conditions we cover, **Treatment Sure** can help.



### Support from the dedicated physician case manager

A dedicated physician case manager will answer questions throughout the medical journey.



### Professional team of physician case managers

Access to over 3,000 doctors who speak more than 30 languages, so they can communicate in yours.



### Comprehensive network

A network of over 50,000 global medical experts, covering more than 450 specialties and sub-specialties.



### SmartAppoint Service – Set up an instruction for a designated family member in advance to file and access claims on your behalf if you become mentally incapacitated

What happens if you become **mentally incapacitated** and are unable to make a claim yourself?



### Simple to apply and claim

Simple & free application and claims procedures – no more legal processes.



### In control & peace-of-mind

Set up an advance instruction to make a family member of your choice the designated person.



### Immediate financial relief

Immediate financial relief to your family with access to claims by your designated person.

Click [here](#) or scan the QR code for more details:



Click [here](#) or scan the QR code for service and enrolment details:



You can find more about these benefits in the “More about the plan” section below.

Source:

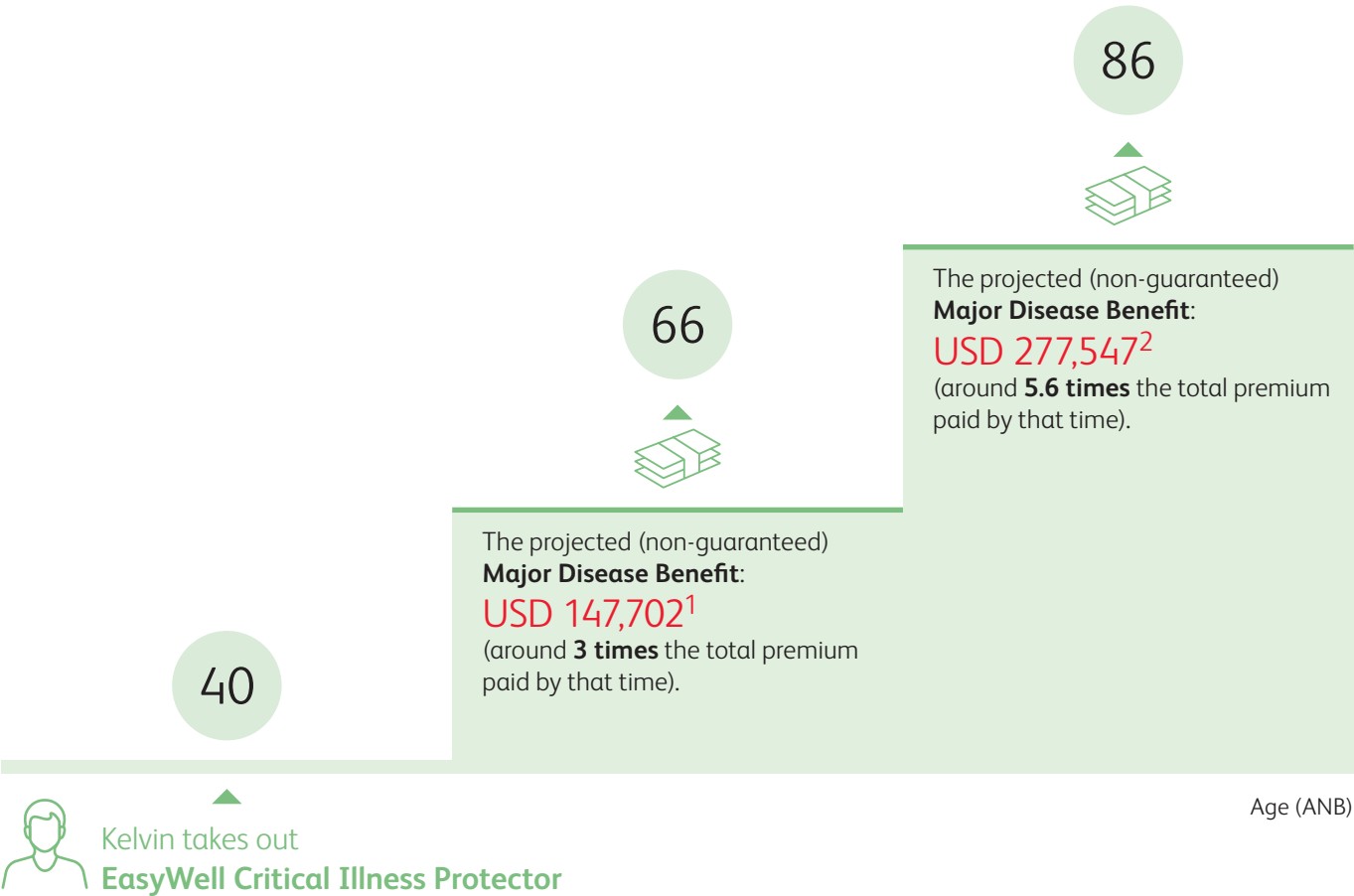
1. Centre for Health Protection, Department of Health, HKSAR government website. Number of Deaths by Leading Causes of Death by Sex by Age in 2021.
2. Hong Kong Cancer Registry, Hospital Authority, HKSAR government.
3. “Heart attacks increasingly common in young adults”, American College of Cardiology.
4. “Rising Stroke Incidence in Young Adults: More Epidemiological Evidence, More Questions to Be Answered”, Journal of the American Heart Association.

We gathered the above statistics from external sources for reference purposes only. We do not confirm or guarantee their accuracy or reliability and accept no liability, legal or otherwise, for any loss or damage incurred as a result of any inaccuracies or omissions.

## How does the plan work?

Kelvin, a 40-year-old (age next birthday [ANB]) professional, is the breadwinner. He wants to make sure he and his family are protected financially if he is unfortunately diagnosed with a critical illness. That is why Kelvin takes out **EasyWell Critical Illness Protector**.

Kelvin's policy details	
Premium term	Pay up to age 66 (ANB)
Current sum assured	USD 100,000
Annual premium	USD 1,897



<sup>1</sup> Consists of USD 100,000 current sum assured (guaranteed) and USD 47,702 non-guaranteed Terminal Bonus.  
<sup>2</sup> Consists of USD 100,000 current sum assured (guaranteed) and USD 177,547 non-guaranteed Terminal Bonus.

- The figures above are only for illustration.
- The example is not an indicator of future performance and the actual return may be higher or lower subject to investment performance.
- The projected Major Disease Benefit above is made up from 100% of the current sum assured and the face value of the non-guaranteed Terminal Bonus.
- The non-guaranteed benefit is estimated based on our current bonus scale in light of the current assumed investment return.
- The above calculation assumes that all premiums have been paid, there is no cash value withdrawal, no reduction in the sum assured, no benefit protector option is chosen and no policy loan while the policy is in effect. All figures are rounded to the nearest whole number of dollars and will vary depending upon selected payment terms.

## Covered Major Disease Conditions

	Major Disease Conditions
Disease Groups	Coverage for whole life unless specified
Cancer	1. Cancer <sup>#</sup>
Illnesses related to the Heart	2. Cardiomyopathy 3. Coronary Artery Disease Requiring Surgery 4. Heart Attack 5. Heart Valve and Structural Surgery 6. Infective Endocarditis 7. Primary Pulmonary Arterial Hypertension 8. Surgery to the Aorta
Illnesses related to the Nervous System	9. Alzheimer's Disease 10. Amyotrophic Lateral Sclerosis 11. Apallic Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Brain Surgery 15. Coma 16. Creutzfeldt-Jacob Disease (CJD) 17. Encephalitis 18. Major Head Trauma 19. Meningeal Tuberculosis 20. Motor Neurone Disease 21. Multiple Sclerosis 22. Muscular Dystrophy 23. Paralysis 24. Parkinson's Disease 25. Poliomyelitis 26. Progressive Bulbar Palsy 27. Progressive Supranuclear Palsy 28. Severe Myasthenia Gravis 29. Spinal Muscular Atrophy 30. Stroke
Illnesses related to the Major Organs and Functions	31. Chronic Liver Disease 32. Chronic Relapsing Pancreatitis 33. End Stage Lung Disease 34. Kidney Failure 35. Major Organ Transplantation 36. Necrotising Fasciitis 37. Severance of Limbs 38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis
Terminal Illness and Disabilities	39. Loss of Independent Existence (coverage until age 65 [ANB]) 40. Terminal Illness 41. Total and Permanent Disability (coverage until age 65 [ANB])
Other Illnesses	42. AIDS due to Blood Transfusion 43. Aplastic Anaemia 44. Blindness 45. Crohn's Disease 46. Deafness 47. Ebola 48. Elephantiasis 49. Fulminant Viral Hepatitis 50. Loss of Speech 51. Major Burns 52. Medullary Cystic Disease 53. Occupationally Acquired HIV 54. Severe Rheumatoid Arthritis 55. Severe Ulcerative Colitis 56. Systemic Scleroderma

<sup>#</sup> Cancer does not include (a) thyroid tumour classified as T1N0M0 or a lower stage according to the TNM classification system; (b) prostate tumour classified as T1a or T1b or a lower stage according to the TNM classification system; (c) chronic lymphocytic leukaemia less than RAI stage III; (d) skin cancer other than malignant melanoma; (e) tumour in the presence of any HIV; (f) Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion; and (g) tumour classified as pre-malignant, non-invasive, or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.

## Key exclusions

We will not pay any Major Disease Benefit if:

- i. the Major Disease Condition existed before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- ii. the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a Major Disease Condition before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- iii. the life assured has fulfilled the definition of a Major Disease Condition, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Major Disease Condition within 90 days from the effective date of this plan or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the Major Disease Condition is caused by an accident; or
- iv. the Major Disease Condition is a direct or indirect result of:
  - a. the life assured’s attempted suicide or self-inflicted injuries while sane or insane; or
  - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV; or
  - c. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured’s abuse of drugs and/or alcohol.

We will not pay the Major Disease Benefit for the life assured’s Total and Permanent Disability when it is a direct or indirect result of:

- i. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
- ii. travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

For more details on exclusions, please refer to relevant policy provisions as well as the “More about the plan” section below.

# More about the plan

## Plan type

Basic plan

(When this plan is a basic plan, it means you can choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time.)

## Benefit term

Whole life

## Premium term/Issue age/Currency

Premium term	Issue age (ANB)	Currency
To age 66 (ANB)	1 – 55	USD
To age 86 (ANB)	1 – 65	

- The life assured must be at least 15 days old when the proposal document is signed.

## Premium structure

We will determine the premium based on the risk class (including but not limited to age, gender, smoking status, nationality and country of residence) of the life assured as well as the premium term selected. We have the right to review and adjust the premium rates for particular risk classes on each policy anniversary. The premium will not be adjusted unless we notify you prior to the anniversary of your policy.

## Current sum assured

The current sum assured of **EasyWell Critical Illness Protector** reflects any increment of the sum assured from the Benefit Protector Option; and/or any reductions of the sum assured you make to your plan.

## Terminal Bonus

- The Terminal Bonus is a one-off non-guaranteed bonus.
- We normally declare the bonus annually according to our declared bonus rates. We may change the bonus rates from time to time. The bonus is not guaranteed.
- We will declare the bonus for your plan from its 5<sup>th</sup> anniversary.
- After each declaration of Terminal Bonus, the value may be adjusted and could be reduced comparing to previous declarations. As a result, the Major Disease Benefit, Death Benefit and surrender value may be lower than in previous years as well.

- The declared bonus may rise and fall and does not accumulate within the policy or form a permanent addition to the policy’s value.
- The declared bonus has a face value which we will pay out in the event of death of the life assured or if you make a Major Disease Benefit claim.
- The bonus also has a non-guaranteed cash value which we determine by a variable cash value discount factor. In the event of policy surrender, the non-guaranteed cash value – not the face value – of the bonus shall be paid out.

## Surrender Value

When you surrender your policy, we will pay a surrender value equal to:

- the guaranteed cash value (from the 3<sup>rd</sup> policy anniversary);
- **plus** the cash value of the Terminal Bonus (from the 5<sup>th</sup> policy anniversary, if any);
- **less** any outstanding loans and interest.

## Major Disease Benefit

If the life assured fulfils the definition of a Major Disease Condition, we will pay a Major Disease Benefit equal to:

- 100% of current sum assured of **EasyWell Critical Illness Protector**;
- **plus** the face value of the Terminal Bonus (from the 5<sup>th</sup> policy anniversary, if any);
- **less** any outstanding loans and interest.

## Death Benefit

If the life assured passes away, we will pay a Death Benefit equal to:

- USD 1,000;
- **plus** the guaranteed cash value (from the 3<sup>rd</sup> policy anniversary);
- **plus** the face value of the Terminal Bonus (from the 5<sup>th</sup> policy anniversary, if any);
- **less** any outstanding loans and interest.

### Benefit Protector Option

- You can only choose the Benefit Protector Option for standard rate policies (i.e. policies without any loadings or exclusions) of **EasyWell Critical Illness Protector** upon the plan application. It is also subject to our administration guidelines.
- By paying extra premiums, you can automatically increase your protection by 5% of the initial sum assured every year, up to 200% of the initial sum assured.
- We will calculate the additional premiums you need to pay for increasing your sum assured of **EasyWell Critical Illness Protector** each year based on the attained age, gender, smoking status, nationality and country of residence of the life assured and the remaining premium term.

We will stop increasing your sum assured when the first of these happens:

- you have declined 2 consecutive increases in your sum assured; or
- on the policy anniversary immediately following the life assured’s age 61 (ANB); or
- your **EasyWell Critical Illness Protector**’s premium term has less than 10 years to run; or
- the current sum assured has reached the maximum limit we set; or
- you reduce your sum assured; or
- there is a premium waiver benefit claim, total and permanent disability claim or a claim for any kind of major disease benefit (including but not limited to Early Stage Major Disease Benefit and Major Disease Benefit) or Intensive Care Benefit under any policy the life assured has with us; or
- your **EasyWell Critical Illness Protector** terminates.

### Making the Major Disease Benefit claim

For us to pay the Major Disease Benefit, the life assured must be alive at the date of diagnosis of such Major Disease Condition. The date of diagnosis means the date of establishment of objective medical evidence to fulfil the definition of a Major Disease Condition as supported in writing by a registered specialist. Please refer to related provisions for details.

### Treatment Sure

- The Treatment Sure offers Global Expert Medical Opinion and Medical Concierge services for the life assured of **EasyWell Critical Illness Protector**. Whether or not the condition is one of the 56 disease conditions we cover, the service is suitable for any non-emergency medical conditions (e.g. cancer, gastroenteric diseases and orthopaedic issues) that needs a second opinion, **but excludes:**
  - Accidents and medical emergencies
  - Urgent or life-threatening conditions
  - Daily or common medical issues (such as colds, fever, flu and occasional rashes)
  - Chronic disease management (such as chronic hepatitis, diabetes and high blood pressure), except for any complications of chronic diseases
- The Global Expert Medical Opinion report is intended to supplement the information the life assured has already received from their attending doctor. It should not be used to replace their attending doctor’s recommendations. The final decision on the medical treatment arrangements must be made solely by the life assured.
- The Medical Concierge is only available after the life assured has completed the Global Expert Medical Opinion. If the life assured chooses to receive treatment abroad, they will be responsible for all fees and charges for travel and accommodation and related items.
- Treatment Sure is provided by a third-party service provider we have designated, and is subject to their terms and conditions. We will not be responsible for the accuracy of any third-party information quoted above.
- We maintain sole discretion to change the scope of the service and the service provider from time to time without advance notice. We may also cease and/or suspend the service at our sole discretion.
- We are not the service provider for the service. The relevant service provider is not our agent, and vice versa. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the service provided by the service provider. Under no circumstance shall we be responsible or liable for the acts or omissions of the service provider in the provision of such service.

SmartAppoint Service

- The SmartAppoint Service is an advanced policy instruction, and not a power of attorney (“POA”) and does not appoint the designated person as your attorney or guardian/curator. If you have a POA or a guardian/curator appointed, you must not apply for this service.
- The policyholder and the life assured must be the same person.
- The designated person must be a member of your family who is age 18 or over, and must be your spouse, parent, child, sibling, grandparent, grandchild, or any other relationship we approve.
- You must notify the designated person of the instruction/ change of instruction under this service.
- When submitting a claim, the designated person needs to provide medical reports from 2 registered medical practitioners (1 from your attending doctor) confirming your mental incapacity to our satisfaction, and any other documents or evidence we may require.

Termination of this plan

We will terminate the plan when the first of these happens:

- the death of the life assured; or
- once you surrender the policy; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date and the net cash value of the policy is insufficient to exercise the automatic premium loan; or
- once we pay (or once it is confirmed that we will pay) the Major Disease Benefit; or
- once the total outstanding loans and interest are more than 90% of the guaranteed cash value of the policy.

# Bonus philosophy

Policyholders of the Shareholder-backed Participating Plans shall enjoy a fair share of the relevant experience of the Shareholder-backed Participating Fund (the “Fund”) through the addition of non-guaranteed bonus. We aim to protect all policyholders’ respective rights and reasonable expectations by providing payments that are fair across different groups of policyholders. While the value of the plan is mostly affected by the overall performance of the Fund, smoothing may be applied to produce more stable returns over the long-term.

## Factors affecting the bonus

- The non-guaranteed bonus of the plan includes a Terminal Bonus. The bonus we pay is not guaranteed and is subject to review and adjustment at our discretion. Factors that may affect it include (but are not limited to):
  - i. Investment performance factors – Your plan’s performance will be affected by the return on its underlying investment portfolio. This could be driven by:
    - interest earnings from fixed-income securities and dividend from equity-type securities (if any);
    - capital gains and losses from investment assets;
    - counterparty default risk of fixed-income securities (such as bonds);
    - investment outlook; and
    - external market risk factors such as recessions and changes in monetary policies and foreign exchange rates.
  - ii. Claims factors – Our historical claims experience on covered benefits, and projected future costs of providing covered benefits.
  - iii. Expense factors – These include direct expenses associated with issuing and maintaining your policy, such as commissions, overrides, underwriting and policy administration expenses. They may also include indirect expenses (such as general overheads) allocated to your policy.
  - iv. Persistency factors – Policy persistency (a measure of how long policyholders keep their policies) and any cash value withdrawal of a group of policies may impact the bonus we pay to the continuing policies.
- The actual future amounts of benefits and/or returns may be higher or lower than the values currently presented in the marketing materials. Our website at <https://pruhk.co/bonushistory-SHPAR-mo-en> explains the bonus history.

# Investment philosophy

## Investment strategy

We aim to protect the rights and manage the reasonable expectations of all Shareholder-backed Participating policyholders. Our investment objective is to maximise policyholders’ returns with an acceptable level of risk. We do this through a broad mix of investments.

The Shareholder-backed Participating Fund invests in various types of assets, such as equity-type securities and fixed-income securities to diversify investment risks. The equity-type securities aim to provide policyholders with the potential for a higher long-term return.

We adopt an actively managed investment strategy, which we adjust in response to changing market conditions. Under normal circumstances, our experts allocate a smaller proportion of higher-risk assets, such as equities, to insurance plans with a higher guarantee and a larger proportion of higher-risk assets to insurance plans with lower guarantees. In doing so, we aim to match the level of risk to the risk profiles of our products. We may utilise derivatives to manage risks or improve returns. We may also make use of securities-lending to enhance returns.

The following paragraphs explain the current investment mix according to our investment strategy. Should there be any material changes in the investment strategy, we will inform you of the changes and explain the reasons behind and their implications.

## The investment mix of your plan

The current long-term target asset allocation is as follows:

Asset type	Allocation (%) USD-denominated policies
Fixed-income securities	55%
Equity-type securities	45%

Our guaranteed liabilities to policyholders are mainly supported by fixed-income securities.

We primarily invest in fixed-income securities rated at least investment-grade. A small portion of high-yield and emerging-market bonds may be included to improve yield and diversification.

For equity-type securities, most of the investments are in stocks listed on major international exchanges.

The long-term currency strategy is to broadly match the fixed-income securities to the underlying policy denomination, while we allow more flexibility for equity-type securities for diversification. Subject to market availability and opportunity, we may invest fixed-income securities in a currency other than the underlying policy denomination and currency hedging will be used to reduce the currency risk.

We invest globally to achieve diversification benefits and target to have a higher relative allocation in the US and Asia which will be reviewed regularly.

**We aim to actively manage and adjust actual exposure in response to changing market conditions and opportunities. Given asset values may vary due to changes in the economic environment and investment performance, the actual allocation may vary from the target allocation above. On a regular basis, we review the investment mix to be in line with our investment objectives and risk appetite. For more information on the investment mix, please refer to <https://pruhk.co/investmentmix-mo-en>.**

## Key risks

### How may our credit risk affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

### How may currency exchange rate risk affect your benefits?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

### What are the risks of surrendering your plan or withdrawing money from your plan?

The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender/withdrawal especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums you paid.

### How may inflation affect the value of your plan?

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future (i.e., the benefit payouts might not be able to cover your future needs), even if the plan offers increasing benefits intended to offset inflation.

### What happens if you do not pay your premiums?

You should only apply for this product if you intend to pay all its premiums. If you miss any of your premium payments, we will automatically settle your outstanding premiums by an automatic premium loan, with interest charged at a rate determined by us. In the case the loan amount (plus accrued interest) exceeds the amount we allow for loan under the policy, we may terminate your policy and you may receive an amount considerably less than the premiums you paid, as well as losing the policy's coverage.

### Why may we adjust your premiums?

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims, investment and persistency experience.

Important information

Suicide clause

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by completing the form designated by us within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such form must be signed by the customer and received directly by Prudential Hong Kong Limited (Macau Branch) at Avenida Doutor Mário Soares, FIT Center of Macau, 12 andar A, I, J e K, em Macau within the cooling-off period.

The premium will be refunded in the policy currency, or the original currency paid by you, or a currency at an exchange rate agreed by you. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

Automatic Exchange of Financial Account Information

Over 100 countries and jurisdictions around the world have committed to adopt new rules for automatic exchange of financial account information (“AEOI”). Under the new rules, financial institutions are required to identify account holders who are foreign tax residents and report certain information regarding their investment income and account balance to the local tax authority where the financial institution operates. When countries or jurisdictions start exchanging information on an automatic basis, the relevant local tax authority where the financial account is maintained will then provide this information to the tax authority of the account holder’s country of tax residence. This information exchange will be conducted on a regular, annual basis.

Macau has adopted the new rules into its legislation (please see the Macau Special Administrative Region Chief Executive Resolution No. 211/2017 and Law no. 5/2017 (“the Resolution”) which entered into force on 1 July 2017 and 13 June 2017 respectively). Therefore, the above requirements will be applicable to financial institutions in Macau including Prudential. Under these rules, certain policyholders of Prudential are considered as “account holders”. Financial institutions in Macau including Prudential are required to implement due diligence procedures to identify account holders (i.e. policyholders in case where the financial institution is an insurance company) and in the case where the account holder is an entity, its “controlling persons”, who are foreign tax residents, and report this information to the Financial Services Bureau (“FSB”) in Macau if required. The FSB in Macau may transfer this information to the country of tax residence of such account holders.

In order to comply with the law, Prudential may require you, the account holder, to:

- (1) complete and provide us with a self-certification form with information regarding your tax residence status, your tax identification number in your country or countries of tax residence, your date of birth, and in the case where the policyholder is an entity (for example, a trust or a company), the classification of the entity that holds the policy and information regarding “controlling persons” of such entities;
- (2) provide us all required information and documentation for complying with Prudential’s due diligence procedures; and
- (3) advise us of any change in circumstances which affect your tax residence status and provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

According to the due diligence procedures set out in the Resolution, self-certifications are required from account holders for all new accounts. As for pre-existing accounts, if a reporting financial institution has doubts about the tax residence of an account holder, it may require a self-certification from the account holder to verify its tax residence.

Prudential cannot provide you with any tax or legal advice. If you have doubts about your tax residence you should seek professional advice. You should seek independent professional advice on the impact that AEOI may have on you or your policy.

For further information on the implementation of the Common Reporting Standard and AEOI in Macau, please refer to the Macau FSB website: [www.dsf.gov.mo/AEOI/CRS](http://www.dsf.gov.mo/AEOI/CRS).

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at (853) 8293 0833 for more details.

Notes

EasyWell Critical Illness Protector is underwritten by Prudential Hong Kong Limited (Macau Branch) (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details, including procedures for making claims and terminating policies and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

Prudential has the right to accept or decline any application based on the information provided by the policyholder and/or life assured in the application.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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