

Prudential Entrust Multi-Currency Plan

Create a flexible legacy beyond your lifetime and let your family thrive globally

We understand that success is not achieved overnight, so it needs to be meticulously preserved and thoughtfully passed on. **Prudential Entrust Multi-Currency Plan** puts you in control of your financial planning, empowering you to secure your visions for loved ones by building a legacy that prospers beyond generations and thrives wherever in the world you are.



Grow your wealth to build lasting family prosperity



Potential high returns

- ◆ **Grow your wealth** through a **guaranteed cash value**, non-guaranteed **Reversionary Bonus and Terminal Bonus**



Currency Change Option

- ◆ **Change** your currency **flexibly** between **USD, HKD, RMB, AUD, CAD or GBP** to help plan your global legacy



Your suite of personalised wealth planning tools for a lasting legacy



New-to-market FlexIncome Option

- ◆ Set up **annual or monthly income payments** of **fixed or increasing amounts** to support your family



Wealth-Split Option

- ◆ Create **tailored legacy plans** for **each split policy**, along with **different currencies** and/or **income payments**



Change of life assured, succeeding owner & contingent life assured

- ◆ **Change who the plan covers** (the "life assured") as you wish, or **appoint** family members to **take over the policy** and/or **become the new life assured** in case the worst happens, ensuring your **policy continues** through the generations



Incapacity Option

- ◆ **Appoint** your family member to (i) receive a **lump sum** for **immediate financial relief** or (ii) **take over the policy** to **help manage or pass on your wealth**, if you become **mentally or physically incapacitated** through the covered diseases



New-to-market FlexLegacy

(one of the death benefit settlement options)

- ◆ **Choose different life events** (e.g. reaching certain ages, graduating from university, marriage, childbirth and relocation) for your sole beneficiary and **designate different death benefit percentages** for each event. When the beneficiary experiences the life event, we will **make a lump sum payment**, to support your loved ones even in your absence

You can find more details about the product features and risk disclosures in the product brochure.



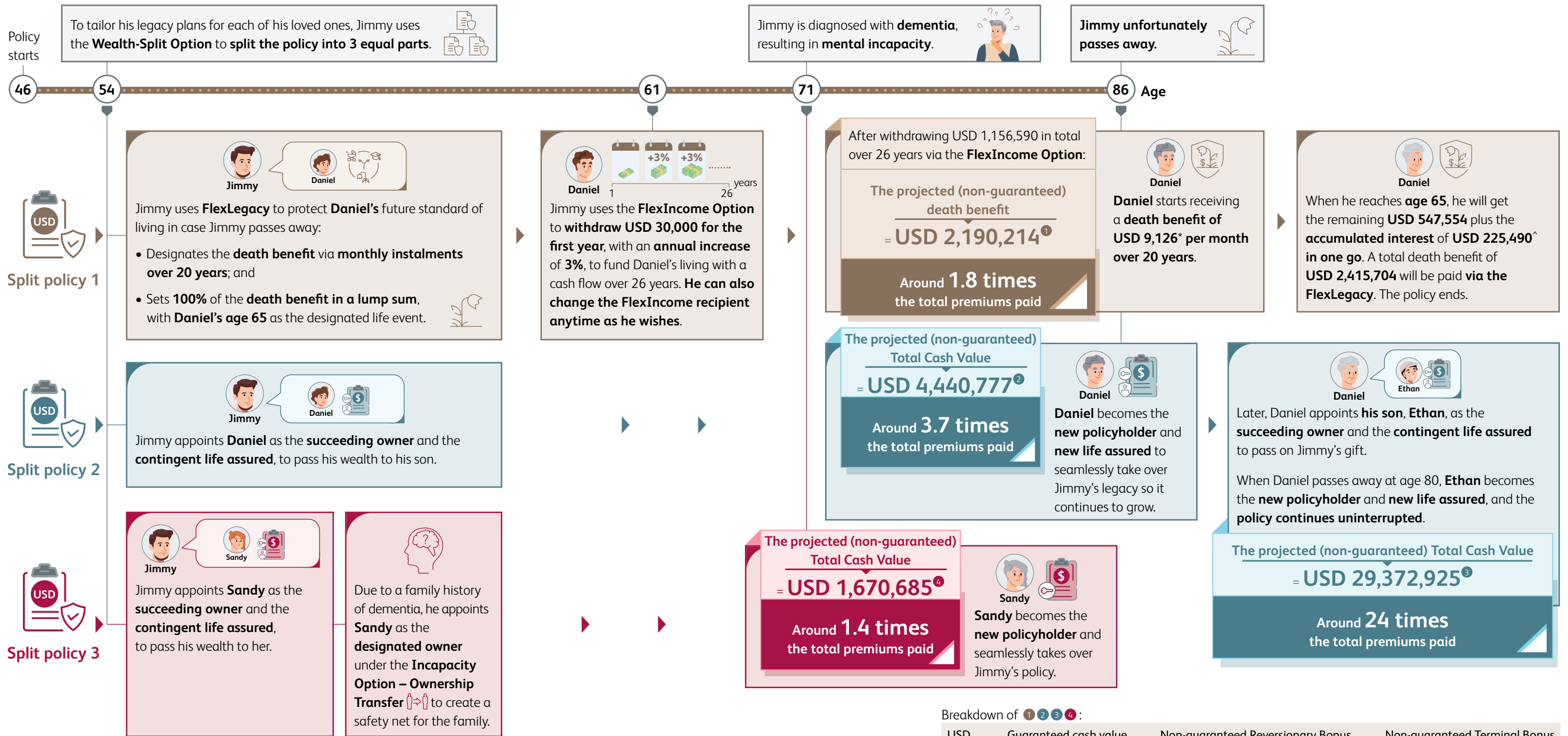
Leave an enduring legacy with seamless wealth transfer through the generations

Jimmy, a successful entrepreneur, is married to Sandy, and they have a 10-year-old son, Daniel.

He takes out this plan to:

- Personalise wealth arrangements for his family globally
- Pass on a legacy seamlessly to future generations

| Policy details |
|--------------------------------------|
| Policyholder and life assured: Jimmy |
| Premium term: 5 years |
| Annual premium: USD 240,016 |
| Total premiums: USD 1,200,078 |



* Excluding the accumulated interest.

[^] Interest rates are non-guaranteed and we may change them from time to time. The current interest rate is 1% p.a..

Breakdown of 1 2 3 4 :

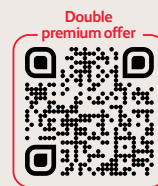
| USD | Guaranteed cash value | Non-guaranteed Reversionary Bonus | Non-guaranteed Terminal Bonus |
|-----|-----------------------|-----------------------------------|-------------------------------|
| 1 | = 236,364 | + 0 (fully withdrawn) | + 1,953,850 (face value) |
| 2 | = 456,090 | + 307,413 (cash value) | + 3,677,273 (cash value) |
| 3 | = 520,438 | + 708,033 (cash value) | + 28,144,454 (cash value) |
| 4 | = 422,423 | + 165,012 (cash value) | + 1,083,250 (cash value) |

Remarks:

1. We base our statements about the option of our plan being “new-to-market” on our understanding and interpretation of current market information, by comparing with other publicly available multi-currency savings plans issued by major Macau life insurance companies for individual customers as at 6 January 2025.
2. The non-guaranteed bonuses are estimated based on our current bonus scale in light of the current assumed investment return. This example and all the figures mentioned here are for illustration only, and are not an indicator of future performance. Actual returns may be higher or lower subject to investment performance.
3. Your policy will still be exposed to currency risk after exercising the Currency Change Option. For details, please refer to the “More about the plan” section in the product brochure.
4. The above calculations assume no other withdrawals except the amount stated in the example, no policy loan is made, and all the other options not stated in the above example are not exercised while the policy is in effect. The figures in the above case may differ slightly from the actual amounts due to rounding differences.
5. Applications for exercising the above-mentioned benefits or options, or changing the life assured or policyholder, are subject to our approval and may affect the plan’s other benefits or options. For details, please refer to the product brochure.
6. We invest in various types of assets to back your policy returns, including equity-type securities and fixed-income securities. For this plan, we will allocate a considerable portion of our investments to equity-type securities. Returns from equity-type securities are generally more volatile than fixed-income securities. You should note the investment mix of this plan stated in the product brochure.
7. If you exercise the FlexIncome Option, we will withdraw the policy values in a designated sequence. This will reduce the future value and may reduce the notional amount (a “partial surrender”) of your policy. For details, please refer to the “FlexIncome Option” in the “More about the plan” section in the product brochure.

Successfully enrol in this plan now
to enjoy a **double premium offer!**

Click or scan the QR codes to learn more:



Need more details? Get in touch

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

Notes

The above information is for reference only and not to be used as a basis of decision making. Your decision should be based on your actual situation or needs.

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