

# Piece of Cake Term Insurance Plan

Depending on your age, you may get  
HKD 500,000 of simple, online life cover  
for the cost of a piece of cake per month

Term Insurance



**PRUDENTIAL**  
英國保誠

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# Piece of Cake Term Insurance Plan

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When you know you should have life cover but haven't got around to it yet, there is real peace of mind knowing that you have got it done and protected the people who matter to you. But cover can often be complicated and time-consuming to organise. **Piece of Cake Term Insurance Plan** is a quick, simple and wallet-friendly way to provide financial protection – HKD 500,000 against death. We guarantee you can renew your cover each year and we will protect you until you reach age 80 (age next birthday [ANB]).

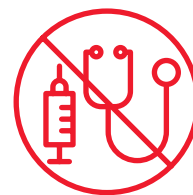
## Plan highlights



HKD 500,000 life cover  
that may, depending on  
your age, cost  
a piece of cake each month



Guaranteed yearly  
renewable cover



No need for medical  
examination

## The benefits

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### HKD 500,000 life cover that may, depending on your age, cost a piece of cake each month

**Piece of Cake Term Insurance Plan** combines HKD 500,000 financial cover (the “sum assured”) against death with **wallet-friendly premiums**.

If you (as the “life assured” – the person covered by the policy) unfortunately pass away while the plan is in force, we will pay a **guaranteed, lump-sum death benefit of HKD 500,000**.

This gives your family financial protection, just when they need it most - and gives you the peace of mind that you have helped protect your loved ones.



### Guaranteed yearly renewable cover

We **guarantee** you will be able to **renew** your plan **every year** and we will protect you until age 80 (ANB) even if your health condition changes.

We will adjust your premiums each year until the policy ends.

There are more details in the “Premium structure/ Plan renewal” section in the “More about the plan” section below.



### No need for medical examination

Simply visit our “Pulse App” to take out your plan with a few steps. To get the protection, you only need to answer a **few health questions with no medical examination**.

## More about the plan

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### Plan type

Basic plan

### Fixed sum assured

HKD 500,000

### Premium term/Benefit term

Until age 80 (ANB) of the life assured

### Renewable period/Issue age/Currency option

Renewable period	Issue age (ANB)	Currency option
Yearly	19-60	HKD

- The policyholder and life assured of this plan must be the same person.

### Premium structure/Plan renewal

- We guarantee that you will be able to renew your plan on each policy anniversary until the end of benefit term subject to the premium rate and terms and conditions at that time.
- We will determine the premium based on the life assured's age, gender and smoking status each time they renew their policy.
- We have the right to review and adjust the premium rates on each policy anniversary.

### Termination of this plan

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

- death of the life assured; or
- once you surrender the policy; or
- the plan reaches the end of benefit term; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date.

## Key risks

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

The insurance benefit of your plan is subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

### **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, even if the plan offers increasing benefit 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 of its premiums. If you miss any of your premium payments, we may terminate your policy and you would lose the policy's coverage.

### **Why may we adjust your premiums?**

We have the right to review the premium rates from time to time and adjust the plan's premium rates at the end of each renewable period, but not for any individual customer.

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

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## 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, 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) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy via our Pulse App – PRUServices 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, whichever is earlier.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. 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.

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### **Need more details? Get in touch**

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

### **Notes**

**Piece of Cake Term Insurance Plan is underwritten by Prudential Hong Kong Limited ("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 and the full terms and conditions of this plan, you can download a sample of the policy provisions from Pulse App.**

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.

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