

Summary Information for Investment Choices



PRUDENTIAL

英國保誠

Investment-linked Insurance

Listening. Understanding. Delivering.



Addendum No. 1 to Summary Information for Investment Choices

This “Addendum No. 1 to Summary Information for Investment Choices” should be issued and read in conjunction with the Product Key Facts Statements (if applicable), the Product Brochures of the investment-linked insurance plans listed in the “Notes” section below and the Summary Information for Investment Choices which is dated July 2021.

Mergers of Ninety One GSF Global Energy Fund (Code: IGE) and Barings Asia Balanced Fund (Code: BAB) Respectively

With effect from 8 October 2021, Ninety One Global Strategy Fund – Global Energy Fund (i.e. the existing reference fund of Ninety One GSF Global Energy Fund) will be merged into Ninety One Global Strategy Fund – Global Environment Fund. As a result of this merger, the name of investment choice, code, name of reference fund and asset class of Ninety One GSF Global Energy Fund as set out on page 8 of the Summary Information for Investment Choices under the “List of Investment Choices” section will be replaced as follows[^]:

	Before the merger	After the merger (With effect from 8 October 2021)
Name of investment choice	Ninety One GSF Global Energy Fund	Ninety One GSF Global Environment Fund
Code	IGE	NGE
Name of reference fund	Ninety One Global Strategy Fund – Global Energy Fund	Ninety One Global Strategy Fund – Global Environment Fund
Asset class	Equity – Sector/Energy	Equity – Theme/ESG (Environmental, Social and Governance)

In addition, with effect from 5 November 2021, Barings Global Opportunities Umbrella Fund – Barings Asia Balanced Fund (i.e. the existing reference fund of Barings Asia Balanced Fund) will be merged into Barings International Umbrella Fund – Barings Global Balanced Fund. As a result of this merger, the name of investment choice, code, name of reference fund and asset class of Barings Asia Balanced Fund as set out on page 13 of the Summary Information for Investment Choices under the “List of Investment Choices” section will be replaced as follows[^]:

	Before the merger	After the merger (With effect from 5 November 2021)
Name of investment choice	Barings Asia Balanced Fund	Barings Global Balanced Fund
Code	BAB	BGB
Name of reference fund	Barings Global Opportunities Umbrella Fund – Barings Asia Balanced Fund	Barings International Umbrella Fund – Barings Global Balanced Fund
Asset class	Multi-Asset – Asia	Multi-Asset – Global

[^] Apart from the following changes, no other information has been changed.

For detailed information on fund objectives, policies, risk factors and all fees and charges of the reference funds of the above-mentioned investment choices, please refer to the relevant offering documents of the reference funds which will be made available by Prudential Hong Kong Limited (“Prudential”) upon request.

The investment choices can have very different features and risk profiles. Some of them may even be of high risk. Your return on investment is calculated with reference to the performance of the reference funds of the investment choices. The performance of such investment choices may not be identical to the performance of the corresponding reference funds due to the differences in currency and/or rounding mechanism for valuation. Return on investment under the investment-linked insurance plans will be subject to the charges of the plan and may be lower than the return on the investment choices or reference funds.

Notes

The investment-linked insurance plans mentioned above are **PRULink** Empower Investment Plan, **PRULink** portfolio investment plan, **PRULink** single premium investment plan*, **PRULink** investment plan*, **PRULink** smart wealth builder*, **PRULink** wealth builder*, **PRU**retirement extra*, **PRU**kid extra*, **PRULink** optimiser plus*, **PRULink** assurance plus*, **PRULink** assurance*, **PRULink** investlife*, **PRU**flexilife*, Investment Plus*, **PRULink** maxisavings* and **PRULink** protector*.

The Product Brochures, Product Key Facts Statements, the Summary Information for Investment Choices and this “Addendum No. 1 to Summary Information for Investment Choices” together constitute the offering documents of the above-mentioned investment-linked insurance plans.

* This plan was closed for new business.

Information of the reference funds contained herein has been derived from materials provided by Ninety One Global Strategy Fund and Baring International Fund Managers (Ireland) Limited respectively, which Prudential believes to be reliable.

The above sets out the full content of this “Addendum No. 1 to Summary Information for Investment Choices”.

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29 April 2022

Addendum No. 2 to Summary Information for Investment Choices

This “Addendum No. 2 to Summary Information for Investment Choices” should be issued and read in conjunction with the Product Key Facts Statements (if applicable), the Product Brochures of the investment-linked insurance plans[#] listed in the section “Notes” below, the Summary Information for Investment Choices which is dated July 2021 and the “Addendum No. 1 to Summary Information for Investment Choices”.

Renaming of investment choice and its corresponding reference fund

With effect from 29 April 2022, the name of Invesco Global High Income Fund (Code: IHI) and its corresponding reference fund (set out on page 12 of the Summary Information for Investment Choices under the section of “List of Investment Choices”) will be renamed as follows[^]:

“

Existing name of Investment Choice	New name of Investment Choice
Invesco Global High Income Fund	Invesco Sustainable Global High Income Fund

Existing name of corresponding reference fund	New name of corresponding reference fund
Invesco Funds – Invesco Global High Income Fund	Invesco Funds – Invesco Sustainable Global High Income Fund

”

[^] Apart from the following changes, no other information has been changed.

For detailed information on fund objectives, policies, risk factors and all fees and charges of the reference fund of the above-mentioned investment choice, please refer to the relevant offering documents of the reference fund which will be made available by Prudential Hong Kong Limited (“Prudential”) upon request.

Investment choices can have very different features and risk profiles. Some of them may even be of high risk. Your return on investment is calculated with reference to the performance of the reference fund of the investment choices. The performance of such investment choices may not be identical to the performance of the corresponding reference fund due to the differences in currency and/or rounding mechanism for valuation. Return on investment under the investment-linked insurance plans will be subject to the charges of the plan and may be lower than the return on the investment choices or reference funds.

Notes

#The investment-linked insurance plans mentioned above are **PRULink** Empower Investment Plan, **PRULink** portfolio investment plan, **PRULink** single premium investment plan*, **PRULink** investment plan*, **PRULink** smart wealth builder*, **PRULink** wealth builder*, **PRU**retirement extra*, **PRU**kid extra*, **PRULink** optimiser plus*, **PRULink** assurance plus*, **PRULink** assurance*, **PRULink** investlife*, **PRU**flexilife*, Investment Plus*, **PRULink** maxisavings* and **PRULink** protector*. The Product Brochures, Product Key Facts Statements, the Summary Information for Investment Choices, the “Addendum No. 1 to Summary Information for Investment Choices” and this “Addendum No. 2 to Summary Information for Investment Choices” together constitute the offering documents of the above mentioned investment-linked insurance plans.

* This plan has been closed for new business.

Information of the reference fund contained herein has been derived from materials provided by Invesco Funds which Prudential believes to be reliable.

The above sets out the full content of this “Addendum No. 2 to Summary Information for Investment Choices”.

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4 May 2022

Addendum No. 3 to Summary Information for Investment Choices

This “Addendum No. 3 to Summary Information for Investment Choices” should be issued and read in conjunction with the Product Key Facts Statements (if applicable), the Product Brochures of the investment-linked insurance plans[#] listed in the section “Notes” below, the Summary Information for Investment Choices which is dated July 2021, the “Addendum No. 1 to Summary Information for Investment Choices” and “Addendum No. 2 to Summary Information for Investment Choices”.

Renaming of investment choices and their corresponding reference funds

With effect from 11 April 2022, the name of Aberdeen Standard SICAV I Japanese Equity Fund (Code: AJE) and Aberdeen Standard SICAV I Japanese Smaller Companies Fund (Code: AJS) and their corresponding reference fund (set out on page 10 and 11 of the Summary Information for Investment Choices under the section of “List of Investment Choices”) will be renamed as follows[^]:

“

Existing name of Investment Choice	New name of Investment Choice
Aberdeen Standard SICAV I Japanese Equity Fund	Aberdeen Standard SICAV I Japanese Sustainable Equity Fund
Aberdeen Standard SICAV I Japanese Smaller Companies Fund	Aberdeen Standard SICAV I Japanese Smaller Companies Sustainable Equity Fund

Existing name of corresponding reference fund	New name of corresponding reference fund
Aberdeen Standard SICAV I – Japanese Equity Fund	Aberdeen Standard SICAV I – Japanese Sustainable Equity Fund
Aberdeen Standard SICAV I – Japanese Smaller Companies Fund	Aberdeen Standard SICAV I – Japanese Smaller Companies Sustainable Equity Fund

”

[^] Apart from the following changes, no other information has been changed.

For detailed information on fund objectives, policies, risk factors and all fees and charges of the reference funds of the above-mentioned investment choices, please refer to the relevant offering documents of the reference funds which will be made available by Prudential Hong Kong Limited (“Prudential”) upon request.

Investment choices can have very different features and risk profiles. Some of them may even be of high risk. Your return on investment is calculated with reference to the performance of the reference funds of the investment choices. The performance of such investment choices may not be identical to the performance of the corresponding reference funds due to the differences in currency and/or rounding mechanism for valuation. Return on investment under the investment-linked insurance plans will be subject to the charges of the plan and may be lower than the return on the investment choices or reference funds.

Notes

#The investment-linked insurance plans mentioned above are **PRULink** Empower Investment Plan, **PRULink** portfolio investment plan, **PRULink** single premium investment plan*, **PRULink** investment plan*, **PRULink** smart wealth builder*, **PRULink** wealth builder*, **PRU**retirement extra*, **PRU**kid extra*, **PRULink** optimiser plus*, **PRULink** assurance plus*, **PRULink** assurance*, **PRULink** investlife*, **PRU**flexilife*, Investment Plus*, **PRULink** maxisavings* and **PRULink** protector*. The Product Brochures, Product Key Facts Statements, the Summary Information for Investment Choices, the “Addendum No. 1 to Summary Information for Investment Choices”, “Addendum No. 2 to Summary Information for Investment Choices” and this “Addendum No. 3 to Summary Information for Investment Choices” together constitute the offering documents of the above mentioned investment-linked insurance plans.

* This plan has been closed for new business.

Information of the reference funds contained herein has been derived from materials provided by Aberdeen Standard SICAV I which Prudential believes to be reliable.

The above sets out the full content of this “Addendum No. 3 to Summary Information for Investment Choices”.

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This Summary Information for Investment Choices is applicable to the Plans (as defined below)

The “Plans” refer to PRULink Empower Investment Plan, PRULink portfolio investment plan, PRULink single premium investment plan*, PRULink investment plan*, PRULink smart wealth builder*, PRULink wealth builder*, PRUretirement extra*, PRUkid extra*, PRULink optimiser plus*, PRULink assurance plus*, PRULink assurance*, PRULink investlife*, PRUflexilife*, Investment Plus*, PRULink maxisavings* and PRULink protector*.

* This plan was closed for new business.

Important Note

1. The Plans are investment-linked assurance schemes, which are insurance policies, issued by Prudential Hong Kong Limited (“Prudential”).
2. **Investment Choices listed in the Summary Information for Investment Choices are available under the relevant Plans.** Your investments are subject to the credit risk of Prudential and other investment risks.
3. **The premiums received from you will be invested by Prudential into the reference funds corresponding to the Investment Choices as selected by you for our asset liability management. However, the unit(s) allocated to your policy account is notional and is solely for the purpose of determining the account value and benefits under your policy.**
4. The premiums paid by you towards the policies, and any investments made by Prudential in the reference funds corresponding to the Investment Choices you selected or any other investment Prudential may consider appropriate or retained by Prudential, will become and remain part of the assets of Prudential. You do not have any rights or ownership over any of these assets. Your recourse is against Prudential only.
5. **Your potential return on investment is calculated by Prudential with reference to the performance of the corresponding reference funds. Besides, your potential return shall be subject to ongoing fees and charges which will continue to be deducted from the policies, hence, it may be lower than the return of the corresponding reference funds.**
6. Partial withdrawal, surrender or termination of the policies in early years may result in substantial loss of your investment and premium paid as well as bonuses awarded (if any). Poor performance of reference fund may further magnify your investment losses, while all charges are still deductible.
7. **The Investment Choices can have very different features and risk profiles. Some of them may even be of high risk. The reference funds of some Investment Choices are derivative funds with net derivative exposure exceeding 50% of their net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such Investment Choices. You are strongly advised to exercise caution in relation to such Investment Choices.**
8. **Investment involves risks. Past performance should not be taken as an indication of future performance. Each Investment Choice is subject to market fluctuations and to risks inherent in all investments. The prices of notional units of any Investment Choice as designated by you and the income accrued from investing in such Investment Choices may go down as well as up.**
9. You should not purchase investment-linked insurance policies unless you understand it and your consultant has explained to you how it is suitable for you. The final decision is yours.

10. **The Investment Choice designated with “(Dis)” in its name (the “Investment Choice (Cash Distribution)”) may distribute regular cash dividends and is available through PRULink Empower Investment Plan only. If you invest in the Investment Choice (Cash Distribution), we will pay you a cash dividend once we receive a dividend from the reference fund(s) of Investment Choice (Cash Distribution). Please note:**
- i. **The distribution of cash dividends from reference fund of the Investment Choice (Cash Distribution), dividend amounts and distribution frequency are not guaranteed and are subject to the discretion of the reference fund. The cash dividend amounts we have paid are not an indication, forecast or projection of future cash dividends in any way.**
 - ii. **A reference fund of the Investment Choice (Cash Distribution) may pay cash dividends out of its investment income, capital gains or capital, according to its dividend policy.** The reference fund may at its discretion pay cash dividends out of the capital or out of gross income while charging or paying all or part of its fees and expenses to/out of the capital, resulting in an increase in distributable income for the payment of cash dividends by the reference fund and therefore, the reference fund may effectively pay dividend out of capital. Payment of dividends out of capital amounts to a return or withdrawal of part of your original investment or from any capital gains attributable to that original investment. **Any distributions involving payment of cash dividends out of capital or effectively out of capital may result in an immediate reduction of the net asset value per unit of the reference fund. Reduction in the reference fund unit price is reflected in the price of the Investment Choice (Cash Distribution) accordingly.**
 - iii. **The Investment Choice (Cash Distribution) that pays out cash dividends may lower the value of your investment-linked insurance policy account and your death benefit amount may be reduced accordingly when compare to Investment Choice that reinvests dividends. Should your policy account value fall to zero, the policy will terminate.**
 - iv. Be sure you understand the Investment Choice (Cash Distribution) before you select it.

Warning: Please note that a positive distribution yield does not imply a positive return. Investors should not make any investment decision solely based on information contained herein.

11. **YOU ARE STRONGLY RECOMMENDED** to read the offering documents of the relevant Plans (including Product Brochures, Product Key Facts Statements (if applicable) and this Summary Information for Investment Choices) and the reference funds (including, without limitation, their investment objectives and policies, risk factors and charges) carefully, which will be made available by Prudential upon request or downloaded from our website at www.prudential.com.hk.

This Summary Information for Investment Choices sets out information of Investment Choices. Your return on investment from the Investment Choices is calculated by Prudential with reference to the performance of the reference funds of the Investment Choices. “Reference funds” refer to individual Securities and Futures Commission (“SFC”) authorised funds. However, such authorisation does not imply an official recommendation. SFC authorisation is not a recommendation or endorsement of a scheme and its Investment Choices nor does it guarantee the commercial merits of a scheme and its Investment Choices or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. Your investment into the Investment Choices are subject to different risks associated with the reference funds of the Investment Choices. For details of risk associated with individual reference funds, please refer to their respective offering documents which are made available by Prudential upon request.

All units allocated under your investment-linked insurance policy with us are notional and solely for the purpose of determining the account value of your policy. You are NOT investing directly in the reference funds of the Investment Choices. You do not have any rights or ownership over these reference funds.

Table of contents

List of Investment Choices	5
General Notes	15



List of Investment Choices

We offer a range of Investment Choices across different asset classes, geographies and investment strategies to help customer achieve their financial objective.

You should refer to the Product Brochure of the respective investment-linked insurance policies for the charges of the policies.

You should read the offering documents (including the Product Key Facts Statements) of the reference funds, which are available from Prudential upon request, for details of the reference funds (including, without limitation, their investment objectives and policies, risk factors and charges).

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – ASEAN						
Barings ASEAN Frontiers Fund	BAF	Barings International Umbrella Fund – Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
JPMorgan ASEAN Fund	JAS	JPMorgan ASEAN Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
Equity – Asia Pacific						
JPMorgan Pacific Securities Fund	JPS	JPMorgan Pacific Securities Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
Equity – Asia Pacific (ex Japan)						
Allianz Total Return Asian Equity Fund	ATR	Allianz Global Investors Fund – Allianz Total Return Asian Equity	Allianz Global Investors GmbH	AT	USD	USD
BlackRock Asian Growth Leaders Fund	BAL	BlackRock Global Funds – Asian Growth Leaders Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Eastspring Investments Asian Equity Fund	EAE	Eastspring Investments – Asian Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments Asian Low Volatility Equity Fund	ELV	Eastspring Investments – Asian Low Volatility Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Asian Special Situations Fund	FAS	Fidelity Funds – Asian Special Situations Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
FSSA Asian Equity Plus Fund	FAE	First Sentier Investors Global Umbrella Fund plc – FSSA Asian Equity Plus Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Invesco Asia Opportunities Equity Fund	IAO	Invesco Funds – Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A Acc	USD	USD
Templeton Asian Growth Fund	TAG	Franklin Templeton Investment Funds – Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Emerging Markets						
Aberdeen Standard SICAV I Latin American Equity Fund	ALA	Aberdeen Standard SICAV I – Latin American Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
Fidelity Emerging Europe Middle East and Africa Fund	FEA	Fidelity Funds – Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Fidelity Emerging Markets Fund	FEM	Fidelity Funds – Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Fidelity Latin America Fund	FLA	Fidelity Funds – Latin America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
JPM Emerging Markets Equity Fund	JEM	JPMorgan Funds – Emerging Markets Equity Fund	JPMorgan Asset Management (Europe) S.á r.l.	A Dist	USD	USD
Schroder BRIC Fund	SBR	Schroder International Selection Fund – BRIC (Brazil, Russia, India, China)	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Templeton Emerging Markets Fund	TEM	Franklin Templeton Investment Funds – Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Europe						
Barings Europe Select Trust	BET	Barings Europe Select Trust	Baring Fund Managers Limited	A Acc	USD	USD
BlackRock European Equity Income Fund	BEE	BlackRock Global Funds – European Equity Income Fund	BlackRock (Luxembourg) S.A.	A2 (USD hedged)	USD	USD
BlackRock European Equity Income Fund (Dis)*	BEEEX	BlackRock Global Funds – European Equity Income Fund	BlackRock (Luxembourg) S.A.	A6 (USD hedged)	USD	USD
BlackRock European Special Situations Fund	BES	BlackRock Global Funds – European Special Situations Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Fidelity European Growth Fund	FEG	Fidelity Funds – European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
Invesco Pan European Equity Fund	IPE	Invesco Funds – Invesco Pan European Equity Fund	Invesco Management S.A.	A Acc (USD hedged)	USD	USD
Schroder Euro Equity Fund	SEE	Schroder International Selection Fund – EURO Equity	Schroder Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
Equity – Global Market						
AB SICAV I Low Volatility Equity Portfolio	ALV	AB SICAV I – Low Volatility Equity Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	USD
Eastspring Investments World Value Equity Fund	EWV	Eastspring Investments – World Value Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Global Dividend Fund	FGD	Fidelity Funds – Global Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Ninety One GSF Global Franchise Fund	IGF	Ninety One Global Strategy Fund – Global Franchise Fund	Ninety One Luxembourg S.A.	A Acc	USD	USD
Ninety One GSF Global Strategic Equity Fund	IFF	Ninety One Global Strategy Fund – Global Strategic Equity Fund	Ninety One UK Limited	A Acc	USD	USD
Templeton Global Equity Income Fund	TGI	Franklin Templeton Investment Funds – Templeton Global Equity Income Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Greater China						
Eastspring Investments Greater China Equity Fund	EGC	Eastspring Investments – Greater China Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
FSSA Greater China Growth Fund	FGC	First Sentier Investors Global Umbrella Fund plc – FSSA Greater China Growth Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Value Partners Classic Fund	VCF	Value Partners Classic Fund	Value Partners Hong Kong Limited	C	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Sector/Alternative Energy						
BlackRock Sustainable Energy Fund	BNE	BlackRock Global Funds – Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Consumer Goods & Services						
Invesco Global Consumer Trends Fund	IGL	Invesco Funds – Invesco Global Consumer Trends Fund	Invesco Management S.A.	A Acc	USD	USD
Equity – Sector/Energy						
Ninety One GSF Global Energy Fund	IGE	Ninety One Global Strategy Fund – Global Energy Fund	Ninety One UK Limited	A Acc	USD	USD
Equity – Sector/Financial Services						
Fidelity Global Financial Services Fund	FGF	Fidelity Funds – Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Equity – Sector/Healthcare						
BlackRock World Healthscience Fund	BWH	BlackRock Global Funds – World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Infrastructure						
First Sentier Global Listed Infrastructure Fund	FGL	First Sentier Investors Global Umbrella Fund plc – First Sentier Global Listed Infrastructure Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Equity – Sector/Natural Resources						
Barings Global Resources Fund	BGR	Barings Global Umbrella Fund – Barings Global Resources Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
BlackRock World Mining Fund	BWM	BlackRock Global Funds – World Mining Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Precious Metals						
BlackRock World Gold Fund	BWG	BlackRock Global Funds – World Gold Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Property						
Fidelity Global Property Fund	FGP	Fidelity Funds – Global Property Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Sector/Technology						
Fidelity Global Technology Fund	FGT	Fidelity Funds – Global Technology Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Franklin Technology Fund	TTF	Franklin Templeton Investment Funds – Franklin Technology Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Single Country/Region/China						
Allianz China A-Shares	ACA	Allianz Global Investors Fund – Allianz China A-Shares	Allianz Global Investors GmbH	AT	USD	USD
Barings Hong Kong China Fund	BHC	Barings International Umbrella Fund – Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
BlackRock China Fund	BCF	BlackRock Global Funds – China Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Eastspring Investments China Equity Fund	ICE	Eastspring Investments – China Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
FSSA China Focus Fund	FCF	First Sentier Investors Global Umbrella Fund plc – FSSA China Focus Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Equity – Single Country/Region/Germany						
Barings German Growth Trust	BGG	Barings German Growth Trust	Baring Fund Managers Limited	A Acc	USD	USD
Equity – Single Country/Region/Hong Kong						
FSSA Hong Kong Growth Fund	FHK	First Sentier Investors Global Umbrella Fund plc – FSSA Hong Kong Growth Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Schroder Hong Kong Equity Fund	SHK	Schroder International Selection Fund – Hong Kong Equity	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Equity – Single Country/Region/India						
Eastspring Investments India Equity Fund	EIE	Eastspring Investments – India Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
FSSA Indian Subcontinent Fund	FIS	First Sentier Investors Global Umbrella Fund plc – FSSA Indian Subcontinent Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Equity – Single Country/Region/Indonesia						
Eastspring Investments Indonesia Equity Fund	IDO	Eastspring Investments – Indonesia Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Equity – Single Country/Region/Japan						
Aberdeen Standard SICAV I Japanese Equity Fund	AJE	Aberdeen Standard SICAV I – Japanese Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
Eastspring Investments Japan Dynamic Fund	EJD	Eastspring Investments – Japan Dynamic Fund	Eastspring Investments (Luxembourg) S.A.	A (hedged)	USD	USD
Equity – Single Country/Region/Korea						
JPMorgan Korea Fund	JKO	JPMorgan Korea Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
Equity – Single Country/Region/Russia						
BNP Paribas Funds Russia Equity	PER	BNP Paribas Funds Russia Equity	BNP Paribas Asset Management Luxembourg	Classic USD, Capitalisation	USD	USD
Equity – Single Country/Region/United States						
Fidelity America Fund	FAF	Fidelity Funds – America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Franklin U.S. Opportunities Fund	FOF	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Theme/ESG (Environmental, Social and Governance)						
Allianz Food Security Fund	AFS	Allianz Global Investors Fund – Allianz Food Security	Allianz Global Investors GmbH	AT	USD	USD
Allianz Global Sustainability	AGS	Allianz Global Investors Fund – Allianz Global Sustainability	Allianz Global Investors GmbH	A Dist	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Theme/Small Cap						
Aberdeen Standard SICAV I Japanese Smaller Companies Fund	AJS	Aberdeen Standard SICAV I – Japanese Smaller Companies Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc (USD hedged)	USD	USD
Invesco Developed Small and Mid-Cap Equity Fund	ISC	Invesco Funds – Invesco Developed Small and Mid-Cap Equity Fund	Invesco Management S.A.	A Acc	USD	USD
Fixed Income – Diversified						
AB FCP I American Income Portfolio	AAI	AB FCP I – American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
AB FCP I American Income Portfolio (Dis)*	AAIX	AB FCP I – American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AA	USD	USD
BlackRock Asian Tiger Bond Fund	BAT	BlackRock Global Funds – Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Asian Tiger Bond Fund (Dis)*	BATX	BlackRock Global Funds – Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A6	USD	USD
BlackRock Euro Bond Fund[^]	BEB	BlackRock Global Funds – Euro Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Eastspring Investments Asian Bond Fund	EAB	Eastspring Investments – Asian Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments Asian Bond Fund (Dis)*	EABX	Eastspring Investments – Asian Bond Fund	Eastspring Investments (Luxembourg) S.A.	ADM	USD	USD
Eastspring Investments Asian Local Bond Fund	ALB	Eastspring Investments – Asian Local Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Global Bond Fund	FBF	Fidelity Funds – Global Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Fixed Income – Government (Emerging Markets)						
Aberdeen Standard SICAV I Select Emerging Markets Bond Fund	ASE	Aberdeen Standard SICAV I – Select Emerging Markets Bond Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
BlackRock Emerging Markets Bond Fund	BEM	BlackRock Global Funds – Emerging Markets Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Emerging Markets Bond Fund (Dis)*	BEMX	BlackRock Global Funds – Emerging Markets Bond Fund	BlackRock (Luxembourg) S.A.	A6	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Fixed Income – Government (Global)						
BlackRock Global Government Bond Fund[^]	BRG	BlackRock Global Funds – Global Government Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Templeton Global Total Return Fund[^]	TTR	Franklin Templeton Investment Funds – Templeton Global Total Return Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Fixed Income – High Yield						
AB FCP I Global High Yield Portfolio	AHY	AB FCP I – Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
AB FCP I Global High Yield Portfolio (Dis)[*]	AHYX	AB FCP I – Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	AA	USD	USD
Barings Global Senior Secured Bond Fund	BSS	Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G Acc	USD	USD
Barings Global Senior Secured Bond Fund (Dis)[*]	BSSX	Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G Dist Monthly	USD	USD
Eastspring Investments Asian High Yield Bond Fund	EAH	Eastspring Investments – Asian High Yield Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments Asian High Yield Bond Fund (Dis)[*]	EAHX	Eastspring Investments – Asian High Yield Bond Fund	Eastspring Investments (Luxembourg) S.A.	ADM	USD	USD
Fidelity US High Yield Fund	FHY	Fidelity Funds – US High Yield Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Fidelity US High Yield Fund (Dis)[*]	FHYX	Fidelity Funds – US High Yield Fund	FIL Investment Management (Luxembourg) S.A.	A – MINCOME (G)	USD	USD
Invesco Global High Income Fund	IHI	Invesco Funds – Invesco Global High Income Fund	Invesco Management S.A.	A SD Shares	USD	USD
Schroder Global High Yield Fund	SGH	Schroder International Selection Fund – Global High Yield	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Schroder Global High Yield Fund (Dis)[*]	SGHX	Schroder International Selection Fund – Global High Yield	Schroder Investment Management (Luxembourg) S.A.	A Dis MV	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Fixed Income – Investment Grade						
Eastspring Investments US Investment Grade Bond Fund	EIB	Eastspring Investments – US Investment Grade Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments US Investment Grade Bond Fund (Dis)*	EIBX	Eastspring Investments – US Investment Grade Bond Fund	Eastspring Investments (Luxembourg) S.A.	ADM	USD	USD
Fixed Income – Theme/Floating Rate						
Franklin Floating Rate Fund plc	TFR	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Franklin Floating Rate Fund plc (Dis)*	TFRX	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A (dis)	USD	USD
Fixed Income – Theme/Inflation-Linked Bond						
Schroder Global Inflation Linked Bond Fund[^]	SGI	Schroder International Selection Fund – Global Inflation Linked Bond	Schroder Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
Money Market						
Schroder U.S. Dollar Money Fund	SUD	Schroder U.S. Dollar Money Fund	Schroder Investment Management (Hong Kong) Limited	Acc	USD	USD
Multi-Asset – Asia						
Barings Asia Balanced Fund	BAB	Barings Global Opportunities Umbrella Fund – Barings Asia Balanced Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
Eastspring Investments Asia Real Estate Multi Asset Income Fund	EAR	Eastspring Investments – Asia Real Estate Multi Asset Income Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments Asia Real Estate Multi Asset Income Fund (Dis)*	EARX	Eastspring Investments – Asia Real Estate Multi Asset Income Fund	Eastspring Investments (Luxembourg) S.A.	ADM	USD	USD
JPMorgan Asia Pacific Income Fund	JAP	JPMorgan Funds – Asia Pacific Income Fund	JPMorgan Asset Management (Europe) S.á r.l.	A Acc	USD	USD
JPMorgan Asia Pacific Income Fund (Dis)*	JAPX	JPMorgan Funds – Asia Pacific Income Fund	JPMorgan Asset Management (Europe) S.á r.l.	A (mth)	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Multi-Asset – Global						
Allianz Income and Growth	AIG	Allianz Global Investors Fund – Allianz Income and Growth	Allianz Global Investors GmbH	AT	USD	USD
Allianz Income and Growth (Dis)*	AIGX	Allianz Global Investors Fund – Allianz Income and Growth	Allianz Global Investors GmbH	AM	USD	USD
Eastspring Investments Global Market Navigator Fund	EGM	Eastspring Investments – Global Market Navigator Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Global Multi Asset Income Fund	FGM	Fidelity Funds – Global Multi Asset Income Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Fidelity Global Multi Asset Income Fund (Dis)*	FGMX	Fidelity Funds – Global Multi Asset Income Fund	FIL Investment Management (Luxembourg) S.A.	A – MINCOME (G)	USD	USD
Ninety One GSF Global Multi-Asset Income Fund	IIF	Ninety One Global Strategy Fund – Global Multi-Asset Income Fund	Ninety One Luxembourg S.A.	A Acc	USD	USD
Ninety One GSF Global Multi-Asset Income Fund (Dis)*	IIFX	Ninety One Global Strategy Fund – Global Multi-Asset Income Fund	Ninety One Luxembourg S.A.	A Inc-2	USD	USD
Ninety One GSF Global Strategic Managed Fund	IGM	Ninety One Global Strategy Fund – Global Strategic Managed Fund	Ninety One UK Limited	A Acc	USD	USD

Charges on reference fund

You should note that the reference funds of the Investment Choices you selected may have separate charges on management fee, performance fee, bid-offer spread, switching fee and/or other recurring fees. You do not pay these fees directly: the fees will be deducted and such reduction will be reflected in the unit price of the reference fund. For details, please refer to the offering documents of the reference funds which are available from Prudential upon request.

* **Available to PRULink Empower Investment Plan only.** Please refer to the sub-section “Investment Choice (Cash Distribution) – applicable to PRULink Empower Investment Plan only” under the section “General Notes” on page 16 for more information on the Investment Choice (Cash Distribution).

^ **The reference fund of this Investment Choice is derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choice. You are strongly advised to exercise caution in relation to such investment choice(s).**

General Notes

Minimum investment requirements

Please note that the minimum investment amount stated in the relevant offering documents of the reference funds is not applicable. For detailed information of minimum investment requirements for the Plans, please refer to the Product Brochure of the respective investment-linked insurance policies.

Limitation on cancellation of notional units

We may at our absolute discretion limit the total number of notional units of any Investment Choices to be cancelled due to partial withdrawal, policy surrender or switching of Investment Choice on any valuation date to 10% of the total number of issued notional units of the Investment Choice (excluding any notional units which are to be created on such valuation date). In such event, the limitation will apply pro rata so that the notional units of an Investment Choice requested to be cancelled under the policies on that valuation date will have the same proportion of such notional units of the Investment Choice to be cancelled. Notional units not cancelled will be carried forward to the next valuation date of the Investment Choice for cancellation, subject to the same limitation.

Closure of Investment Choices

In case of termination or suspension of any Investment Choices, Prudential will give no less than 1 month's prior notice or such shorter period of notice in compliance with the relevant regulatory requirement.

Valuation and unit price

Base currency of each Investment Choice is US Dollars.

Asset valuation and trading (if any) are done on each valuation date. Currently, the valuation date of an Investment Choice is any day on which the banks in Hong Kong are open for business except for (i) Saturdays; or (ii) days which is not the valuation date of the reference fund of such Investment Choice. The frequency of the asset valuation and trading may be changed from time to time, but it will not be less than once a week.

In circumstances of the deferment, closure, restriction or suspension of trading of underlying investments of such Investment Choice has invested and/or in any exceptional circumstances which are beyond the control of Prudential, including but not limited to any inevitable interruption of Prudential's normal business, typhoon, breakdown of means of communication and military events, that such suspension or deferment is necessary ("Exceptional Events"), we shall have the right to suspend or defer the valuation, creation and cancellation of notional units of any Investment Choices. Prudential will act in good faith and reasonable manner when exercising our right and the valuation, creation and cancellation of notional units of any Investment Choices will be made as soon as practicable after cessation of such circumstances.

The unit redemption price and unit issue price of each Investment Choice ("Unit Price" or collectively "Unit Prices") follows the publicly quoted price of the reference funds on the valuation date. Currently, the publicly quoted price of a reference fund is the net asset value per unit or share of that reference fund, so the unit issue price of each Investment Choice will be the same as the unit redemption price.

"Forward pricing" is adopted. That means the Unit Prices of Investment Choices are not yet determined when the order of the notional units is placed, but will be based on the unit prices at the close of the trading day.

Unit Prices of Investment Choices will be rounded to the nearest 4 decimal places. The number of issued or deducted notional units of Investment Choice will be determined by dividing the subscription amount or requested redemption amount respectively by the Unit Price and it will be rounded to the nearest 4 decimal places. Any remaining balance after such rounding will be borne or absorbed by Prudential.

Unit Prices of Investment Choices will be published in Prudential's corporate website.

In case of any changes in the valuation methodology, the frequency of the asset valuation and trading of the Investment Choices, Prudential will give no less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirement.

Dividend

If there is any dividend received from the reference funds of the Investment Choices, we will:

- pay out the dividend amount in cash [applicable to Investment Choices (Cash Distribution)]; or
- reinvest the dividend amount in the form of additional notional units of the relevant Investment Choice and allocate such notional units into the policy account while the policy is in force [applicable to Investment Choices other than Investment Choices (Cash Distribution)].

- (i) **Investment Choice (Cash Distribution)** – applicable to PRULink Empower Investment Plan only

Cash dividend

When a reference fund of Investment Choice (Cash Distribution) declares cash dividend on a given date, we record the number of Investment Choice (Cash Distribution) notional units under each policy on that date to determine which policyholders are entitled to the cash dividend. This date is called the record date ("Record Date").

We distribute the cash dividend amount for each Investment Choice (Cash Distribution) in the policy to policyholders as follows:

$$\begin{array}{c} \text{Number of notional units of Investment Choice} \\ \text{(Cash Distribution) recorded by us on the Record Date} \\ \times \\ \text{Cash dividend amount per Investment Choice} \\ \text{(Cash Distribution) notional unit} \end{array}$$

For each notional unit of Investment Choice (Cash Distribution), we will distribute the exact cash dividend amount per unit in the currency declared by the reference fund of Investment Choice (Cash Distribution) and the cash dividend amount shall be rounded to the nearest 2 decimal places. Any remaining balance after such rounding will be borne or absorbed by us.

The amount of cash dividend paid and the cash dividend composition information of the corresponding reference fund for the last 12 months are made available by Prudential upon request or downloaded from our website at www.prudential.com.hk.

Cash dividend entitlement

Policyholders are entitled to a cash dividend if they hold Investment Choice (Cash Distribution) notional units on the Record Date. For the avoidance of doubt, any (1) cancellation of your policy during the cooling-off period, (2) surrender and termination of the policy, or (3) cancellation of the relevant notional units of each Investment Choice (Cash Distribution) as a result of switching or partial withdrawal, after the Record Date, will not affect the entitled dividend amount.

Distribution frequency

The frequency of Investment Choice (Cash Distribution) distributions follows the frequency of cash dividends distributed by its reference fund. We will distribute Investment Choice (Cash Distribution) cash dividends to policyholders when we receive cash dividend payments from its reference fund.

Payment of cash dividend

Once we receive the cash dividends of the reference fund of Investment Choice (Cash Distribution), we will normally pay the cash dividend without any interest within 12 business days.

Exceptional Events may occasionally cause this payment to be deferred. Nonetheless, we will endeavour to pay the cash dividend as soon as possible after cessation of such Exceptional Events. No interest is payable on the cash dividend for the period during which the payment is deferred.

We will pay all cash dividends through direct credit to your Hong Kong Dollar bank account in Hong Kong or any other payment methods offered by us on the payment date. Non Hong Kong Dollar cash dividends that are denominated in the Investment Choice (Cash Distribution) currency will be converted into Hong Kong Dollars, we will determine the exchange rate in a good faith and a commercially reasonable manner which may vary from time to time with reference to prevailing market exchange rate. Please note that the cash dividends will be subject to exchange rate risk in the process of currency conversion.

There is no handling fee and charge imposed by Prudential in respect of the Investment Choice (Cash Distribution), but such payment may be subject to any applicable bank charges incurred by autopay or other payment methods and any such charges are to be borne by the policyholder. All applicable bank charges may be deducted from the cash dividends in advance and the resulting net amount will be paid to you. The applicable bank charges will be determined by the bank at its sole discretion from time to time. Please consult the bank directly for details.

Prudential reserves the right to amend our distribution policy and related administrative arrangements (including payment arrangement and distribution frequency) subject to the relevant regulatory requirements with no less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirement(s) to policyholders with regards to such changes.

(ii) **Investment Choice other than Investment Choices (Cash Distribution)**

Policyholders are entitled to a dividend if they hold the notional units of the Investment Choice on the date that the dividend is declared by the reference fund of the Investment Choice. The dividend will be re-invested and allocated to the policy account while the policy is in force in the form of additional notional unit(s) of the relevant Investment Choice. We will allocate such notional unit(s) within 12 business days after we receive such dividend from the reference fund.

Exceptional Events may occasionally cause this allocation to be deferred. Nonetheless, we will endeavour to reinvest the dividend as soon as possible after cessation of such Exceptional Events. No interest is payable on the dividend for the period during which the allocation is deferred.

Taxation

Taxation consequences of investing in the Investment Choices listed in this Summary Information for Investment Choices depend on the tax rules in your country of residence and domicile. You are recommended to seek professional advice about your relevant tax consequences.

Authorisation

The Investment Choices as presented in this Summary Information for Investment Choices have been authorised by the SFC. However, such authorisation does not imply an official recommendation. SFC authorisation is not a recommendation or endorsement of a scheme and its Investment Choices nor does it guarantee the commercial merits of a scheme and its Investment Choices or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC takes no responsibility for the contents of the Principal Brochure, and makes no representation as to its accuracy or completeness or any liability for any loss arising from or in reliance upon the whole or any part of the contents of the Principal Brochure.

Responsibility

Prudential accepts full responsibility for the accuracy of the information contained in this Summary Information for Investment Choices as of the date of publication. Prudential also confirms, having made all reasonable enquiries that to the best of its knowledge and belief, there are no other facts the omission of which would make any statement herein misleading.

Regarding other details and charges, the terms and conditions of Prudential's investment-linked insurance policies, please refer to the policy(ies). Prudential will be happy to provide specimen of the policy documents upon your request.

For detailed information on fund objectives and all fees and charges of the reference funds, please refer to the relevant offering documents of the reference funds which will be made available by Prudential upon request.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential Hong Kong Limited does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.



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