

Prime Vantage Prestige Protector Insurance Plan

Lay the foundation today to protect your family's future tomorrow

A dynasty starts with a vision and just one person bold enough to act. That vision – and the years of building wealth that follow – can transform a family's future. **Prime Vantage Prestige Protector Insurance Plan** gives you the potential to start your own legacy while providing lifelong protection – from just one premium payment. With a range of dedicated tools to pass on your care and legacy, you can lay the foundation for your own dynasty today.

Life protection and the potential for long-term growth



Lifelong protection

Pay up to **100%** of the **sum assured**, along with any non-guaranteed **Terminal Bonus**, as the **death benefit** to safeguard your family. Over time, the plan will gradually reduce the guaranteed portion of death benefit



Amplify your wealth capacity

Boost your wealth with a **guaranteed cash value (equal to 85% of your single premium)** as soon as your policy starts **plus** any non-guaranteed **Special Bonus**

A suite of dedicated legacy planning tools



Policy-Split Option

Split your policy with **tailored legacy plans** for **each** loved one to **pass on your wealth as you wish**



Incapacity Option

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

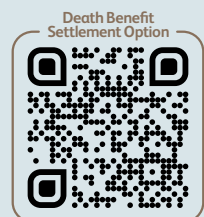


New-to-market

FlexLegacy (a death benefit settlement option)

Choose when your sole beneficiary receives the death benefit: when **the life assured** (the person the policy covers) **passes away** and/or when the **beneficiary** experiences specific **life events** (e.g. reaching certain ages, graduating from university, marriage, childbirth and/or relocation)

Decide how your sole beneficiary gets the payout: Set **different death benefit percentages or amounts** for each **life event**, and/or **ask us to pay it in a lump sum, monthly instalments, or a mix of both**, so your support continues, even in your absence



Click [here](#) or scan the QR code to explore application examples of the Death Benefit Settlement Option

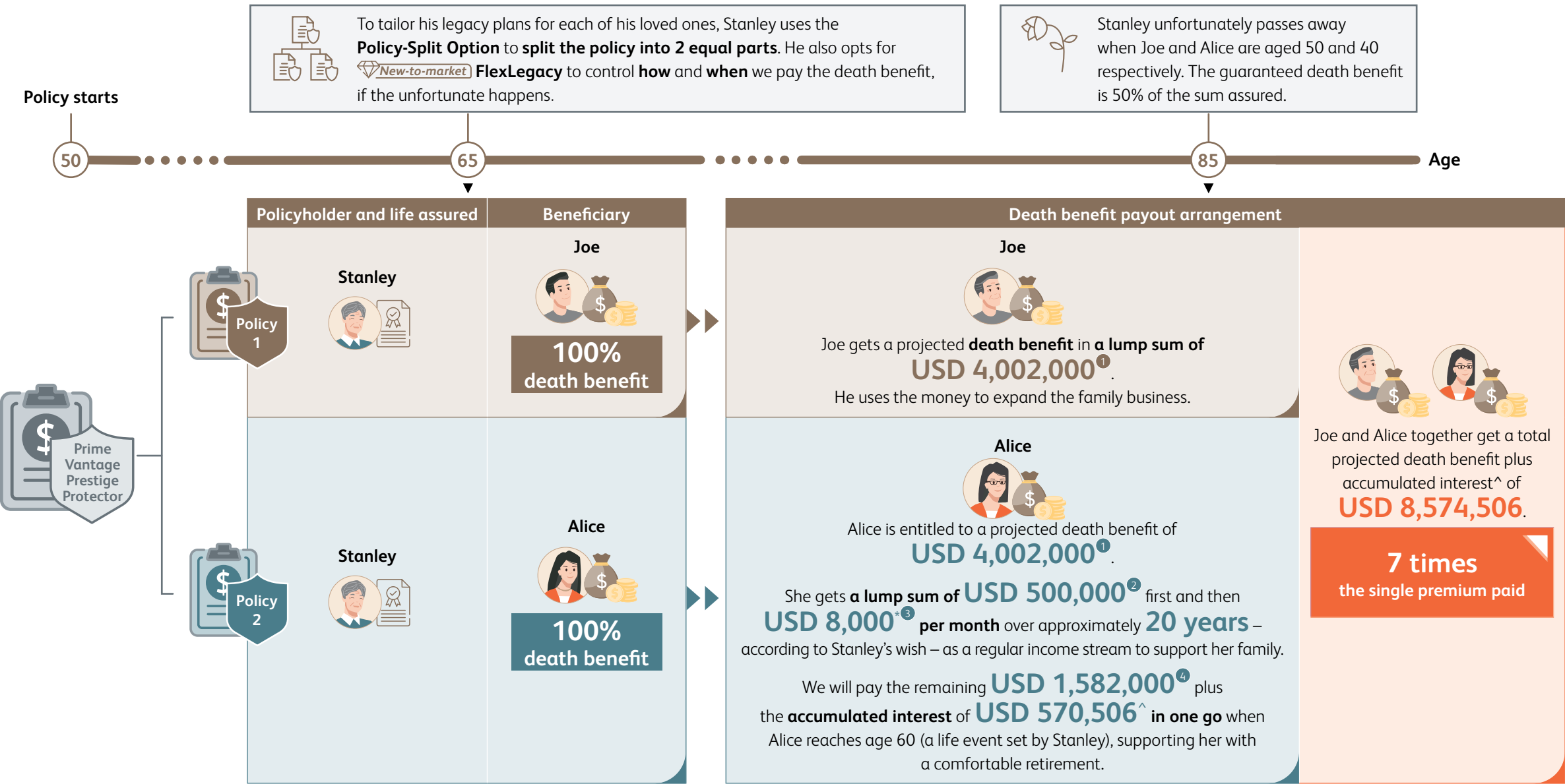
Case 1 – Building wealth backed by lifelong protection for those you love

Stanley, a 50-year-old non-smoker, is the founder of a successful family business. He has a 15-year-old son, Joe and a 5-year-old daughter, Alice.

He takes out this plan to:

- **Provide financial protection** to his family if the worst happens
- **Personalise wealth arrangements** for his children in line with his family values

Policy details	
Policyholder and life assured: Stanley	6.5 times the single premium paid
Sum assured: USD 8,000,000	
Single premium: USD 1,231,920	
Death benefit = Guaranteed death benefit + non-guaranteed Terminal Bonus	
At a certain point in time (in this case, starting from the 11 th policy anniversary), we will gradually reduce the guaranteed death benefit by 5% annually until it reaches 50% of the sum assured.	



Breakdown of 1 2 3 4:

USD	Guaranteed death benefit		Non-guaranteed terminal bonus
1	=	2,000,000	+ 2,002,000
2	=	249,875	+ 250,125
3	=	3,998	+ 4,002
4	=	790,605	+ 791,395

* 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..

Case 2 – Ensure financial liquidity with Incapacity Option while building your wealth

Age 70
Stanley wants his wealth to remain in good hands if he becomes mentally or physically incapacitated. Therefore, he sets up different Incapacity Options – 1) Benefit Payout and 2) Ownership Transfer for each split policy.

Age 75
Stanley is diagnosed with severe dementia, resulting in mental incapacity (1 of our covered diseases):

Split policy 1
Joe, as the designated person under the Incapacity Option – Benefit Payout, receives 30% of the surrender value to immediately relieve the family's financial burden, while the remaining balance continues to grow within the policy to support future living expenses.

Split policy 2
Alice, as the designated owner under Incapacity Option – Ownership Transfer, takes over the policy seamlessly.

With just a simple, cost-free application that requires no legal processes.



Remarks:

1. Our statement about the plan's FlexLegacy being 'new-to-market' refers specifically to its feature allowing the commencement of death benefit payments upon designated life events rather than solely upon a designated age. We base the statement on our understanding and interpretation of current market information regarding other publicly available savings and life insurance plans issued by major Hong Kong life insurance companies for individual customers, as at 30 November 2025.
2. The guaranteed cash value will be equal to 85% of your single premium as soon as your policy starts (excluding any extra premiums we need to charge because of health conditions).
3. The non-guaranteed bonuses are estimated based on our current bonus scale in light of the current investment return. The 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.
4. The guaranteed death benefit is 100% of the sum assured before the 11th policy anniversary or the policy anniversary immediately following the life assured reaching age 50 (age next birthday 51), whichever is later. It will then decrease by 5% annually until it reaches 50% of the sum assured. The guaranteed death benefit will not be lower than the single premium paid (excluding any extra premiums we need to charge because of health conditions).
5. The above calculations assume no policy loan is made, and all the other benefits or options not stated in the 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.
6. Applications for exercising the above-mentioned benefits or options are subject to our approval and may affect the plan's other benefits or options. For details, please refer to the product brochure.

Click or scan the QR code
to learn more:



**Successfully enrol in this plan now
to enjoy the promotion offer!**

Need more details? Get in touch

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

Prime Vantage Prestige Protector 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 flyer 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. During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, risk disclosures and key exclusions (if any) of the relevant insurance plan, please refer to the relevant product brochure and policy document and read them carefully. For further details 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.

This flyer is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

This flyer is issued by Prudential Hong Kong Limited (Part of Prudential plc (United Kingdom)).



Prudential Hong Kong Limited

(Part of Prudential plc (United Kingdom))

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: 2281 1333

Corporate Website

www.prudential.com.hk