

Death Benefit Settlement Options for Prudential Entrust Multi-Currency Plan

Listening. Understanding. Delivering.

Making sure the people you love are looked after in case the worst happens is vital. We understand each of your loved ones is unique, with their own individual needs. That's why **Prudential Entrust Multi-Currency Plan** offers **4** tailored **Death Benefit Settlement Options**¹, including the **New-to-market**² **settlement option – FlexLegacy**³, giving you **full control** and **flexibility** over **how you pass on your death benefit** and **when to the beneficiary**⁴.

1. One lump-sum payment
(Default option)

2. Monthly instalments⁵

3. Lump sum + Monthly instalments⁵

4. **New-to-market² FlexLegacy**³ –
Monthly instalments⁵ +
Lump sum at certain life events

How does it work?

Pay **all** the death benefit in a **lump sum**

You can choose to settle the death benefit by **monthly instalments** and pay it over **10, 20, 30, or 40 years**

You can choose a **designated %** of the death benefit for us to pay in a **lump sum first**, we will **then pay the remaining balance**⁶ of the death benefit by **monthly instalments** over **10, 20, 30, or 40 years** according to **your choice**

You can choose to settle the death benefit in **monthly instalments over 10, 20, 30, or 40 years plus lump sum payment(s) in a designated %** (subject to the remaining balance⁶ of the death benefit) when **your sole beneficiary experiences one or more key life events**⁷ as **selected by you, such as**⁸:

- ◆ reaches/has reached a designated age (up to 3 designated ages); or
- ◆ graduates from university; or
- ◆ gets married; or
- ◆ gives birth/adoption (up to 2 children); or
- ◆ buys a new home

When we receive a death benefit claim, **we will inform your beneficiary of your chosen arrangements, showing them how much you care**

After paying the lump sum, we will **continue paying the remaining balance of the death benefit in monthly instalments** and the **lump sum payments** for **subsequent selected life events happens** until it is used up

What happens to your remaining death benefit?

Not applicable

The remaining balance of the death benefit will be left with us to **earn a non-guaranteed interest**; we will **pay the accumulated interest** (if any)⁹ **together with the last instalment**

What are the benefits?

- Provide **immediate emergency cash**
- **No need to claim probate**

- Provide a **guaranteed fixed amount** over a period of time
- **No need to claim probate**

- Provide **immediate emergency cash**
- Provide a **guaranteed fixed amount** over a period of time
- **No need to claim probate**

- Give you **full control to plan how your wealth is passed on and how your care will continue even in your absence**
- Provide a **guaranteed fixed amount** over a period of time
- **Pay a lump sum amount** to provide **critical support** at different **life events**
- **No need to claim probate**

Who is this option fit for?

For the beneficiary who needs a **lump-sum of emergency cash right away**. E.g. to settle funeral expenses

For the beneficiary, who may be too young, inexperienced, or unable to manage money, such as **a child or elderly parent who needs long-term, regular financial support**

For the beneficiary, such as **your spouse, who needs both a lump-sum of emergency cash and extra long-term, regular financial support**

For the beneficiary, who may be too young, inexperienced, or unable to manage money, such as **a child who needs tailored financial support**

1 One lump-sum payment (Default option)

Policyholder & life assured:	Zoe, age 35
Family status:	Single, lives with her parents
Death benefit:	USD 500,000
Beneficiaries:	50% of the death benefit to her mother and father respectively

What Zoe needs



To provide financial support to her parents



To cover her funeral arrangements



To assist with her family's outstanding mortgage and liabilities

Death Benefit Settlement Option

Pay the death benefit in a lump sum

Death benefit:
USD 500,000



Mother gets:
USD 250,000



Father gets:
USD 250,000

2 Monthly instalments

Policyholder & life assured:	Alvin, age 50
Family status:	Alvin is married to Fanny, and they have a 22-year-old son, Edan
Death benefit:	USD 500,000
Beneficiary:	100% of the death benefit to Fanny

What Alvin needs



A guaranteed monthly fixed amount to support his family's living



To ensure financial stability for Fanny and Edan until Edan becomes self-sufficient

Death Benefit Settlement Option

By monthly instalments over 10 years



Fanny gets **USD 4,167 per month** over **10 years**. The remaining balance of the death benefit will **earn interest** and we will pay the accumulated interest in the last instalment.



Death benefit payments begin



7th (death benefit payments end)

Year

She unfortunately passes away. The **remaining balance** of the death benefit of **USD 150,000**, together with the **interest earned**, **USD 23,854**, will form Fanny's estate. If Fanny has not set up a will, the estate will be distributed according to the Intestates' Estates Ordinance in Hong Kong or the relevant provisions under Macau law.

3 Lump-sum payment first + Monthly instalments

Policyholder & life assured:	Charles, age 38
Family status:	Charles is married to Nancy, and they have a 1-year-old daughter, Ivy
Death benefit:	USD 1,000,000
Beneficiary:	100% of the death benefit to Ivy

What Charles needs



Flexibility in managing the death benefit payout to provide –



a lump-sum payment as emergency cash



a guaranteed fixed amount to sustain Ivy's financial well-being over the long term

Death Benefit Settlement Option

Pay 25% of the death benefit in a lump sum and the remaining balance of the death benefit by monthly instalments over 20 years

Charles passes away when Ivy is 19 years old. She gets a **lump sum** of **USD 250,000** (25% of the death benefit).



Death benefit payments begin

We will **pay** the **accumulated interest** of **USD 86,097** together with the last instalment.



20th (death benefit payments end)

Year



We will pay her the remaining balance of the death benefit through **monthly instalments for 20 years**. She gets **USD 3,125 per month**. The remaining balance of the death benefit will **earn interest**, and we will pay the accumulated interest in the last instalment.

Policyholder & life assured:	Paul, age 61
Family status:	Paul's oldest son, Percy, has a 3-year-old daughter, Sandy
Death benefit:	USD 2,000,000
Beneficiary:	100% of the death benefit to his granddaughter, Sandy

What Paul needs



To sustain Sandy's living standard with a guaranteed fixed amount over a period of time



To gift Sandy a designated % of the death benefit in a lump sum when she marries and has children, communicating his heartfelt belief that family comes first

Death Benefit Settlement Option

FlexLegacy

- By monthly instalments over 40 years
- Plus lump sum payments at certain life events (up to the remaining balance of the death benefit):

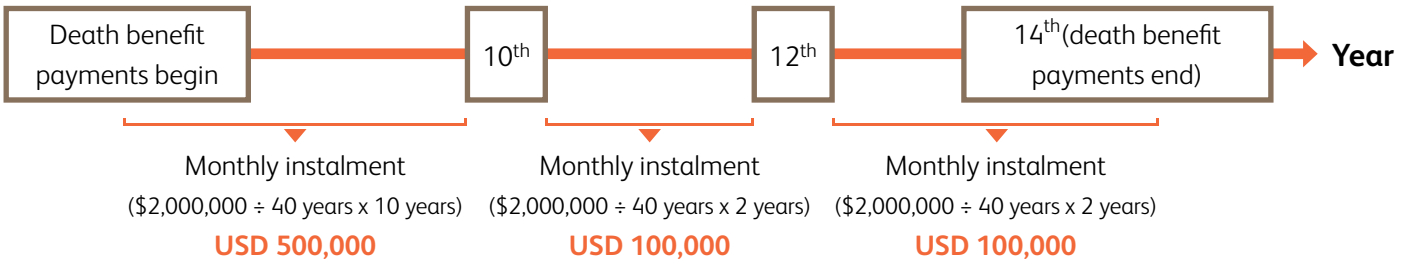
Life event	Gets married	1 st childbirth	2 nd childbirth ¹⁰
Designated %	10%	30%	30%

 Paul passes away when Sandy is 19 years old. She gets **USD 4,167 per month** over **40 years**. The remaining balance of the death benefit will **earn interest** and we will pay the accumulated interest in the last instalment.

Sandy gets married at age 29⁷. She can get **USD 200,000 (10% of the death benefit)**.

Sandy's first child is born⁷. She can get **USD 600,000 (30% of the death benefit)**.

Sandy's second child is born⁷. We will pay **USD 500,000** (as opposed to USD 600,000 (30% of the death benefit) since only USD 500,000 remains after the monthly instalments and payments for the first two events) with the **accumulated interest of USD 229,105 in one go**.



Policyholder & life assured:	Jeremy, age 41
Family status:	Jeremy is married to Jessica, and they have a newborn daughter, Judy
Death benefit:	USD 1,500,000
Beneficiary:	100% of the death benefit to Judy

What Jeremy needs



To sustain Judy's living standard with a guaranteed fixed amount over a period of time



To gift Judy a designated % of the death benefit in a lump sum once she experiences the key life events, motivating her to study hard and empowering her to set up her own business and focus on its success



To ensure Judy is mature enough to manage the death benefit amount

Death Benefit Settlement Option

FlexLegacy

- By monthly instalments over 40 years
- Plus lump sum payments at certain life events (up to the remaining balance of the death benefit):

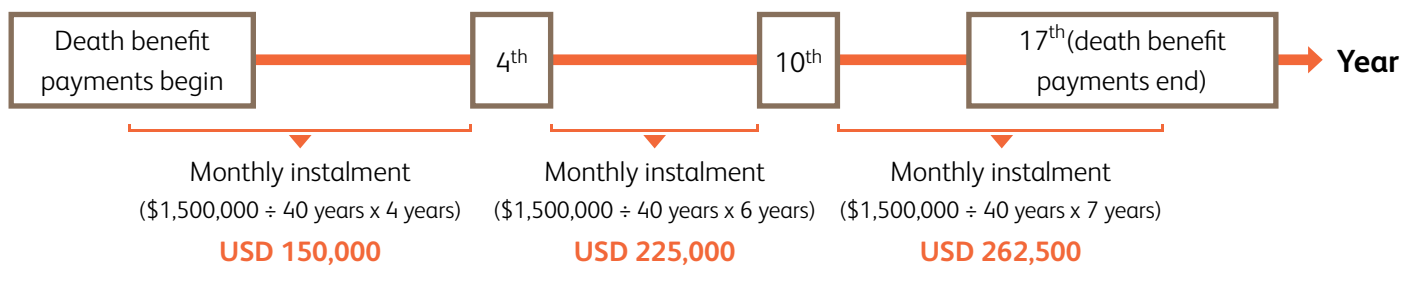
Life event	Graduates from university	Reaches age 28	Reaches age 35
Designated %	15%	10%	100%

Jeremy passes away when Judy is 18 years old. She gets **USD 3,125 per month** over **40 years**. The remaining balance of the death benefit will **earn interest** and we will pay the accumulated interest in the last instalment.

Judy graduates from university⁷. She gets **USD 225,000 (15% of the death benefit)**.

Judy gets **USD 150,000 (10% of the death benefit)** when she reaches age 28⁷.

Judy reaches age 35⁷. We will pay **USD 487,500** (as opposed to USD 1,500,000 (100% of the death benefit) since only USD 487,500 remains after the monthly instalments and payments for the first two events) with the **accumulated interest of USD 178,659 in one go**.



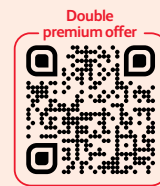
Remarks:

The above examples and all the figures mentioned here are for illustration purposes only. Unless otherwise specified, we have rounded the figures to the nearest whole number for easy reference.

1. There is more information related to the restrictions applicable to the Death Benefit Settlement Options on the application form. We may change the administrative rules for these options from time to time.
2. We base our statements about the options 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 Hong Kong and Macau life insurance companies for individual customers as at 6 January 2025.
3. You may choose FlexLegacy when your policy only has 1 designated beneficiary.
4. The policyholder determines the options, and the beneficiary cannot make any changes to the options or the way we pay the benefits at any time.
5. The minimum total death benefit amount payable by monthly instalments we determine is USD 50,000. We may determine the minimum total death benefit amount from time to time.
6. The remaining balance of the death benefit will not participate in our Shareholder-backed Participating Fund, thus will not benefit from the profits.
7. The beneficiary must submit the request for paying the lump sum amount, along with the proof of the life event, to us for approval.
8. Please refer to the product brochure for the full list of life events applicable to FlexLegacy.
9. Interest rates are non-guaranteed and we may change it from time to time. The current interest rate is 1% p.a..
10. If no second child is born, the beneficiary will continue to get the death benefit in monthly instalments for as long as any balance of death benefit remains.

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Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at Hong Kong (852) 2281 1333 or Macau (853) 8293 0833 for more details.

Notes

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