

Prudential Entrust Multi-Currency Plan

Your route to financial freedom no matter where you are

Your hard work today should give you the lifestyle you want tomorrow, from living wherever you like to being free to retire and start your next chapter. **Prudential Entrust Multi-Currency Plan** puts you in control of your financial planning, empowering you to seize global opportunities and accumulate long-term wealth to make your aspirations real.



Take charge of your wealth to unlock financial freedom



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 pursue your ambitions worldwide



Terminal Bonus Lock-in & Unlock Options

Lock in and **protect your gains**, or **unlock them** to capture **growth potential**



Stay ahead of all eventualities with holistic wealth planning tools



FlexIncome Option

Set up **annual** or **monthly income payments** of **fixed** or **increasing amounts** to support your retirement



Wealth-Split Option

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



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



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 seamlessly**

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

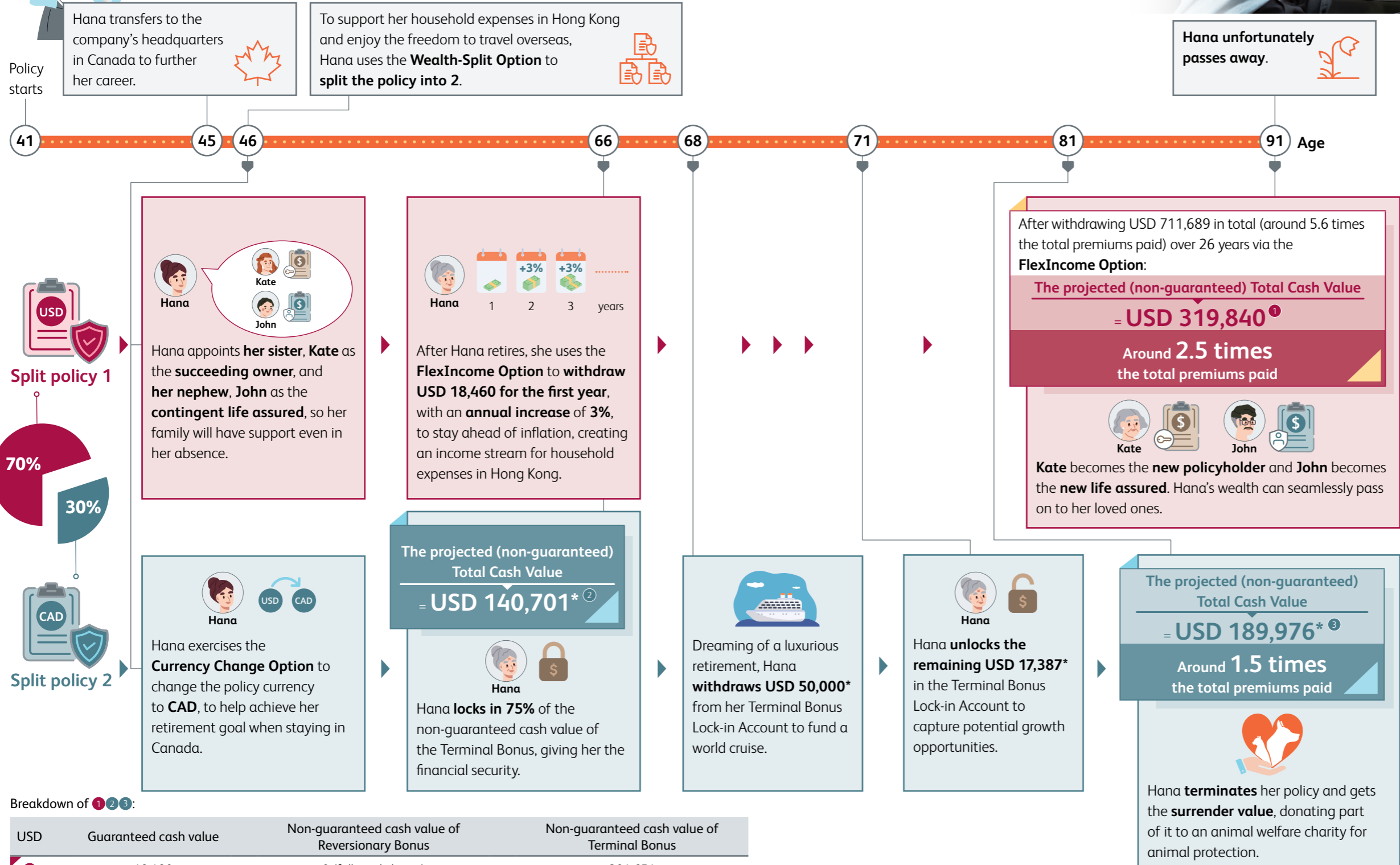
Case 1 – Build your long-term wealth to retire with an income stream



Hana, a single, 41-year-old principal engineer in a multinational company, is also a pet lover. She takes out this plan to:

- Grow her wealth for a world travel reserve
- Create an income stream to support her household expenses and family after retirement

Policy details
Policyholder and life assured: Hana
Premium term: 5 years
Annual premium: USD 25,640
Total premiums: USD 128,200



Breakdown of 1 2 3:

USD	Guaranteed cash value	Non-guaranteed cash value of Reversionary Bonus	Non-guaranteed cash value of Terminal Bonus
1	= 18,190	+ 0 (fully withdrawn)	+ 301,651
2	= 41,095*	+ 16,770*	+ 82,837*
3	= 43,142*	+ 31,242*	+ 115,592*

*The figures are converted to USD for ease of reference, assuming the exchange rate is USD 1 to CAD 1.44.

Case 2 – Set up a contingency plan with the Incapacity Option

Age 72
Hana wants her wealth to remain in good hands if she becomes mentally or physically incapacitated. Therefore, she sets up different Incapacity Options – **1) Benefit Payout** and **2) Ownership Transfer** for each split policy.

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

- **Split policy 1**
Kate, as the **designated person under Incapacity Option – Benefit Payout**, receives a **designated 17% of the surrender value** as the claim to assist with Hana's immediate needs, while the remaining balance continues to grow in the policy to support future living costs.

- **Split policy 2**
Kate, 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**, **Kate can take over** Hana's wealth.



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 Hong Kong and 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 Hong Kong (852) 2281 1333 or Macau (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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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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