

# PRULink Empower Investment Plan Promotion



Listening. Understanding. Delivering.

Promotional Period:  
28 June to 27 September 2022

Unless defined otherwise, those capitalised terms shall have the same meanings ascribed to them in the section “Glossary”.

## Important Note

1. **PRULink Empower Investment Plan** (the “Plan”) is an investment-linked assurance scheme, which is an insurance policy issued by Prudential Hong Kong Limited (“Prudential”, “we” or “us”). Your investments are subject to the credit risks of Prudential and other investment risks.
2. 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.
3. The premiums paid by you towards the policy, 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.
4. Your potential return on investments 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 policy, hence, it may be lower than the return of the corresponding reference funds.
5. Partial withdrawal, surrender or termination of the policy 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.
6. Although your Plan is a life insurance policy, because your death benefit is linked to the performance of the reference funds of the Investment Choices you selected from time to time, your death benefit is subject to investment risks and market fluctuations. The death benefit payable may be significantly less than your premiums paid and may not be sufficient for your individual needs.
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 Choice(s).
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 this policy unless you understand it and your consultant has explained to you how it is suitable for you. The final decision is yours.
10. **YOU ARE STRONGLY RECOMMENDED** to read the Offering Document of the Plan (including Product Brochure, Product Key Facts Statement and the Summary Information for Investment Choices) and the reference funds (including, without limitation, their investment objectives and policies, risk factors and charges) carefully before making your decision, which will be made available by Prudential upon request or downloaded from our website at [www.prudential.com.hk](http://www.prudential.com.hk). You should not solely rely on this promotion flyer to make any decision.

# Highlights of PRULink Empower Investment Plan (the “Plan”)

(For further product information, please refer to relevant sections in the Offering Document of the Plan)



PRULink Empower Investment Plan is a single premium whole-life investment-linked insurance plan, specially designed for policyholder between the age of 19 and 70 (age next birthday) and life assured aged from 15 days to 70 (age next birthday).

## Minimum investment

- You can start the Plan by paying a minimum single premium of USD 12,000. For details, please refer to the “How Does the Plan Work?” section on page 5 of the Product Brochure.

## Premium allocation

- The single premium you paid will be used by us to allocate notional units of the Investment Choices you selected at the unit issue price on the next valuation date immediately following the date of our receipt of single premium (and completion of the application process) according to your premium allocation instructions. For details, please refer to the “How Does the Plan Work?” section on page 5 of the Product Brochure.

## Death benefit

- In the unfortunate event that the life assured passes away while the policy is in force, we will pay a death benefit which is equivalent to 105% of the value of your policy account. For details, please refer to the “Life coverage for your loved ones” section on pages 6 and 7 of the Product Brochure.

## Bonuses

- Extra allocation
  - Extra allocation, which is a percentage of the single premium paid, will be paid in the form of additional notional units of your Investment Choice(s) upon confirmed receipt of your single premium.
  - The original amount of extra allocation previously credited to your policy will be clawed back from the value of the policy account if you cancel your policy during cooling-off period. Please refer to the “Cooling-off Period” sub-section under the “General information” section on page 17 of the Product Brochure for details.
- Loyalty bonus
  - Starting from the 6<sup>th</sup> policy anniversary, you will be entitled to a yearly loyalty bonus, subject to certain terms and conditions.

The percentages of extra allocation and loyalty bonus listed on page 8 of the Product Brochure do not represent the rates of return or the performance of your investment.

For details, please refer to the “Bonuses” section on pages 8 and 9 of the Product Brochure.

## Investment Choices

- The Plan offers you a spectrum of Investment Choices with different investment objectives to meet your investment goals. You can switch among different Investment Choices at any time. Currently there is no switching charge. For details, please refer to the Summary Information for Investment Choices, the “A range of Investment Choices” and “Unlimited switching of Investment Choices” sub-sections under the “Financial arrangement for your needs at different life stages” section on pages 10 and 11 of the Product Brochure.

## Termination

- The policy will automatically be terminated on the occurrence of the earliest of the following:
  1. upon death of the life assured; or
  2. when the value of the policy account becomes zero or negative; or
  3. upon full surrender of the policy.

For details, please refer to the “Termination” sub-section under the “Financial arrangement for your needs at different life stages” section on page 13 of the Product Brochure.

## Fees and charges

- The current fees and charges under the Plan include the administration charge, assurance charge, redemption charge and there are also charges for reference funds. For details, please refer to the “Summary of charges” section on pages 14-16 of the Product Brochure.

# PRULink Empower Investment Plan Promotion



When you apply for **PRULink Empower Investment Plan<sup>1</sup>** with the designated single premium amount during the promotion period from **28 June to 27 September 2022** (both dates inclusive and provided that the policy is issued on or before 7 October 2022), you can enjoy the promotional rate of extra allocation as listed in the table below, which will replace the original rate of extra allocation ranging from 0.25% to 0.75%.

Single premium amount (USD)	Extra allocation (% of single premium paid)	
	Original rate	Promotional rate
12,000 – 24,999	0%	1.00%
25,000 – 49,999	0.25%	1.25%
50,000 – 99,999	0.50%	1.50%
≥ 100,000	0.75%	1.50%

The percentages listed above do not represent the rates of return or the performance of your investment.

**Illustrative example for the calculation of the extra allocation for taking out PRULink Empower Investment Plan<sup>1</sup> with a single premium amount of USD 80,000:**

<b>Single premium paid</b>	= USD 80,000
<b>Extra allocation (original rate)</b>	= 0.50% of USD 80,000 = USD 400
<b>Extra allocation (promotional rate),</b> if the plan is applied for during the promotion period from 28 June to 27 September 2022 (both dates inclusive and provided that the policy is issued on or before 7 October 2022)	= 1.50% of USD 80,000 = USD 1,200 <b>(increased by USD 800)</b>

The above example is hypothetical and for illustrative purposes only.

**The amount of extra allocation (at its original rate or promotional rate, whichever is applicable) previously credited to your policy will be clawed back from the value of the policy account if you cancel your policy during the cooling-off period or if the life assured commits suicide within 1 year from the date of issuance of the policy.**

**Please refer to the “Cooling-off Period” sub-section under the “General information” section on page 17 and the “Extra allocation” sub-section under the “Bonuses” section on page 8 of the Product Brochure for details.**

<sup>1</sup> PRULink Empower Investment Plan has been authorised by the Securities and Futures Commission (“SFC”). However, such authorisation does not imply an official recommendation. The SFC authorisation is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme 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.

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Please refer to the “Bonuses” section on page 8 of the Product Brochure for details of the extra allocation and refer to the relevant terms and conditions for more about the promotion.

## Terms and Conditions

1. This **PRULink Empower Investment Plan Promotion** (the “Promotion”) is offered by Prudential. The application for the Plan must be submitted within the period from 28 June to 27 September 2022, both dates inclusive (the “Promotion Period”).
2. In order to be eligible for the Promotion,
  - (i) customers must have successfully applied for and submitted the completed application of **PRULink Empower Investment Plan** (the “Plan”) to us within the Promotion Period;
  - (ii) the policy must have been issued by us on or before 7 October 2022; and
  - (iii) the single premium amount of the Plan must meet the amount listed on page 3 of this promotional flyer.Any policy under the Plan will be eligible for the Promotion if it meets all applicable requirements as set out in clause 2.
3. The Promotion will not be offered to any policy under the Plan applied for or in force on or before 27 June 2022.
4. The extra allocation will be credited to the customer’s policy account upon confirmed receipt of their single premium of USD 12,000 or above on the same valuation date of the Investment Choice(s) to which their premium is allocated, in the form of additional notional units of the customer’s Investment Choice(s) at the unit issue price in the same proportion as their premium allocation instructions.
5. The extra allocation will then form part of the value of the policy account and will also be subject to the relevant charges applicable to the policy account.
6. The promotional rate of the extra allocation is a replacement, not additional to the original amount.
7. In any circumstance the extra allocation amount is non-transferrable and non-convertible to cash.
8. If a customer applies for more than one policy under the Plan within the Promotion Period, we will not determine the promotional rate of the extra allocation based on the aggregate single premium amount of such policies. The promotional rate of the extra allocation is determined separately for each policy under the Plan based on the respective single premium amount.
9. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. Any application for the Plan which is signed and submitted to Prudential prior to any amendments to the terms and conditions of this Promotion will not be affected. In the event of any disputes, we shall have the absolute discretion to make the final decision.

## Glossary

- **Charge Deduction Day** – means the 3<sup>rd</sup> day of each calendar month or, if (i) that day falls on a public holiday or Sunday; (ii) there is any inevitable interruption of normal business on that day; or (iii) there is any circumstances, situations or events beyond our reasonable control that make it impracticable to carry out a charge deduction on that day, then it will fall on the next practicable business day.
- **Investment Choice(s)** – means the investment choice(s) available for your selection under the Plan and are set out in the Summary Information for Investment Choices.
- **Offering Document** – the combination of the Product Key Facts Statement, the Product Brochure and the Summary Information for Investment Choices.

## Notes

**PRULink Empower Investment Plan is underwritten by Prudential. You can always choose to take out the 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 is not a contract of insurance.** For further details and the full terms and conditions of the Plan, please refer to the policy provisions that are available free of charge upon request.

This flyer is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, or a solicitation to buy, or a provision of any insurance product outside Hong Kong. Prudential 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.

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