



Enrol in **LiveFree Protector** and enjoy up to a **12% premium refund**

From **1 April to 30 June 2025**, when you successfully take out **LiveFree Protector**, we will give you up to a **12% premium refund**.

Insurance Plan	Premium Term	Premium Refund of the First Year Annualised Premium
LiveFree Protector	5 years	6%
	10/20/30 years	12%

Please refer to the relevant terms and conditions for more about the offer.

Contact your consultant or call our Customer Service Hotline

Hong Kong
Macau



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Terms and Conditions

1. The premium refund on the **LiveFree Protector** (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 April to 30 June 2025, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Premium Refund under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **LiveFree Protector** (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 31 August 2025;
 - (iii) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.The Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 3. Otherwise, the Premium Refund will be forfeited.
4. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 28 February 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 31 August 2026

The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

5. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
6. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will qualify for the Premium Refund.
7. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured), the increased portion of the increased premium will **NOT** be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 10 for calculation of the first year annualised premium).
8. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 31 March 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
9. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
10. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
11. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
12. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
13. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
14. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer is for distribution in Hong Kong and Macau only.