

We do family protection for life's journey

Protect What Matters: Close protection gaps with our comprehensive cover and enjoy premium discount

Prudential understands the importance of taking all the right precautions when it comes to protecting your beloved family. That is why our comprehensive protection solutions include supplementary plans offering life, medical, critical illness and accident cover, giving you greater peace of mind.

PRULife Protector II is a whole life insurance plan that emphasises on protection and has savings element at the same time. During the **first 20 policy years**, it enhances your family's protection with **double** death benefit¹.

From **29 August to 26 September 2020**, when you successfully take out **PRULife Protector II together with** any of our **selected supplementary benefit(s)** based on your insurance needs under the **Protect What Matters Campaign**, you can enjoy **up to 1.5 months of premium discounts**² on **PRULife Protector II** and **up to 6 months of premium discounts**^{3,4,5} on **each** of the **selected supplementary benefit(s)**.



Offer 1 – Premium Discount on PRULife Protector II

Selected Plan	Premium Term	Premium Discount of the First Year Annualised Premium ²	
		Basic Offer	Extra Offer (If enrol together with any of the selected supplementary benefit(s) under Offer 2)
PRULife Protector II	5/10 years	0.5 month	Extra 0.5 month (Total 1 month)
	15/20/25/30 years		Extra 1 month (Total 1.5 months)



Offer 2 – Premium Discount on Selected Supplementary Benefit(s)

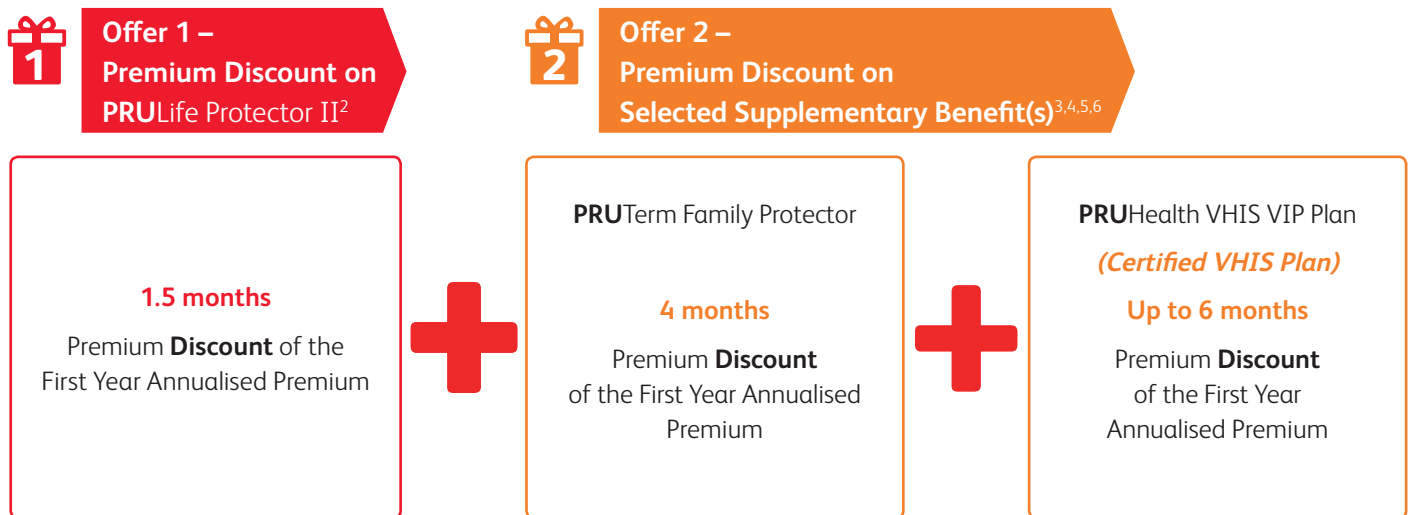
Selected Supplementary Benefit(s)	Premium Discount of the First Year Annualised Premium for Each Selected Supplementary Benefit ^{3,4,5}		
	Basic Offer	Extra Offer (If enrol any 2 or above of the Selected Supplementary Benefit[s])	
	Number of Selected Supplementary Benefit to be Enrolled		
	1	2	3 or above
Certified VHIS Plans: PRUHealth VHIS VIP Plan ⁶ NEW <i>Will be launched on 3 September 2020</i> PRUHealth FlexiChoice Medical Plan PRUHealth CoreChoice Medical Plan	Up to 6 months		
Medical/Critical Illness Insurance: PRUmed lifelong care plan PRUhealth secure top-up plan PRUhealth medical plus PRUmed hospital care plan/ Juvenile PRUmed hospital care plan/ PRUparent hospital cash plan PRUmyhealth cancer protector PRUhealth essential critical care PRUHealth Critical Illness Term II	3 months	Enjoy Extra 1 month (Total 4 months)	Enjoy Extra 3 months (Total 6 months)
Accident Insurance: PRUCare Accident Essential Cover PRUCare Accident Advanced Cover PRUCare Accident Premier Cover			
Term Insurance: PRUTerm Family Protector			
Others: Total Disability Waiver of Premium Benefit Payor Benefit Disability Income Benefit PRUhealth lady care/ PRUhealth lady care extra Long Term Care Benefit			



Illustrative Example:

Mr. Chan, aged 40 (age next birthday), wants to ensure comprehensive financial security for his family no matter what happens to him. He also wants to make provisions for future medical expenses. That is why he successfully takes out **PRULife Protector II**² (premium term: 20 years) on 5 September 2020 for himself, along with 2 supplementary benefits – **PRUTerm Family Protector**³ and **PRUHealth VHIS VIP Plan**^{3,4,5,6} – for all-round coverage.

He can enjoy these **double offers**:



¹ Subject to terms and conditions. Please refer to the policy document for details.

² For the Eligible Plan (as defined in clause 4 of the terms and conditions overleaf) under **Offer 1 – Premium Discount on PRULife Protector II**, the first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the premium discount under the basic offer. The first modal premium of the policy due immediately after the end of the 2nd policy year will be discounted by extra 0.5 month of premium discount under the extra offer. The first modal premium of the policy due immediately after the end of the 3rd policy year will be discounted by the remaining 0.5 month of premium discount under the extra offer (only applicable to premium terms of 15/20/25/30 years).

³ For the Eligible Supplementary Benefit(s) and Eligible VHIS Supplementary Benefit(s) (as defined in clauses 5 and 6 of the terms and conditions overleaf respectively [if applicable]) under **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**, we will pay the premium discount in 2 batches. For details, please refer to clauses 9 and 10 of the terms and conditions overleaf.

⁴ Under **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**, customers who attach Eligible VHIS Supplementary Benefit(s) (if applicable) to **PRULife Protector II** must meet the requirements as set out in clauses 5 and 6 of the terms and conditions overleaf. If customers do not sign up the designated registration form to complete registration on “Pulse by Prudential” mobile application as set out in clause 6 of the terms and conditions overleaf, the same offer that is offered to other Eligible Supplementary Benefit(s) will apply instead. For more details, please refer to clause 6 and 7 of the terms and conditions overleaf.

⁵ You may apply for tax relief on your qualifying premiums paid for the certified VHIS plans, but the premium discount amount would not be entitled to tax relief. For details on tax relief, please refer to the product brochure.

⁶ The promotion applicable to **PRUHealth VHIS VIP Plan** will be started on 3 September 2020.

Download and register **pulse**[®] to access AI-powered services to enhance your health plus exclusive offers!



Contact your consultant or call our Customer Service Hotline



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www.prudential.com.hk



Please refer to the terms and conditions overleaf for more about the offer(s).

Terms and Conditions

- This premium discount (the "Premium Discount") on **Protect What Matters Campaign** (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 29 August to 26 September 2020, both dates inclusive (the "Promotion Period"). The Promotion consists of 2 offers – the "**Offer 1 – Premium Discount on PRULife Protector II**" and the "**Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**".
- The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
- The Premium Discount amount for **PRUHealth VHIS VIP Plan, PRUHealth FlexiChoice Medical Plan and PRUHealth CoreChoice Medical Plan** would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.
- In order to be eligible for the **Offer 1 – Premium Discount on PRULife Protector II**,
 - customers must have successfully applied for and submitted the completed application of **PRULife Protector II** (the "Selected Plan") and any of the selected supplementary benefit(s) (if applicable) listed in the table on the 2nd page of this flyer (the "Selected Supplementary Benefit(s)") to us within the Promotion Period;
 - Selected Plan and Selected Supplementary Benefit(s) (if applicable) must have been issued by us on or before 30 November 2020;
 - Selected Plan and Selected Supplementary Benefit(s) (if applicable) must remain in force when we apply the Premium Discount to the Selected Plan;
 - customers must download the "Pulse by Prudential" mobile application (the "Pulse") and successfully register with the same contact phone number customers used when customers enrolled in the Selected Plan before we apply the Premium Discount to the Selected Plan; and
 - all the premiums and levy(ies) must have been fully settled when due.
 Selected Plan will be eligible for the **Offer 1 – Premium Discount on PRULife Protector II** (the "Eligible Plan") if the Selected Plan meets all applicable requirements as set out in clause 4. Otherwise, the Promotion will be forfeited.
- In order to be eligible for the **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**,
 - customers must have successfully applied for and submitted the completed application of any of the Selected Supplementary Benefit(s) attached to the Eligible Plan at the same time;
 - Selected Supplementary Benefit(s) must have been issued by us on or before 30 November 2020;
 - Selected Supplementary Benefit(s) must remain in force when we apply the Premium Discount to the Selected Supplementary Benefit(s); and
 - all the premiums and levy(ies) must have been fully settled when due.
 Selected Supplementary Benefit(s) will be eligible for the **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)** (the "Eligible Supplementary Benefit(s)") if the Selected Supplementary Benefit(s) meet(s) all applicable requirements as set out in clause 5. Otherwise, the Offer 2 – Premium Discount on Selected Supplementary Benefit(s) will be forfeited.
- For customers who attach **PRUHealth VHIS VIP Plan, PRUHealth FlexiChoice Medical Plan or PRUHealth CoreChoice Medical Plan** (the "Selected VHIS Supplementary Benefit(s)") (if applicable) to the Eligible Plan, in addition to the above requirements as set out in clause 5,
 - policyholders must sign up the designated registration form to complete registration on the "Pulse" from 3 September to 30 September 2020, both dates inclusive, with the same name and contact phone number of the policyholders enrol in the Selected VHIS Plan(s); and
 - policyholders must also download the "Pulse" and successfully register with the same contact phone number policyholders used when policyholders enrolled in the Eligible Plan before we apply the Premium Discount to the Selected VHIS Supplementary Benefit(s).
 Each of the Selected VHIS Supplementary Benefit(s) that is attached to the Eligible Plan as Eligible Supplementary Benefit(s) (if applicable) will be eligible for the Premium Discount of 6 months (i.e. 50% of the first year annualised premium) under **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**, regardless of the number of Eligible Supplementary Benefit(s) (if applicable) that is/are attached to Eligible Plan, if all applicable requirements as set out in clauses 5 and 6 are met (the "Eligible VHIS Supplementary Benefit(s)").
- For customers who attach **PRUHealth VHIS VIP Plan, PRUHealth FlexiChoice Medical Plan or PRUHealth CoreChoice Medical Plan** as Eligible Supplementary Benefit(s) (if applicable) to Eligible Plan but failed to fulfil requirements stated in clause 6 would still enjoy the basic offer and the extra offer (if applicable) under **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)** based on the number of Eligible Supplementary Benefit attached to the Eligible Plan as set out as follows:

Number of Eligible Supplementary Benefit(s)	Premium Discount of the First Year Annualised Premium for each Eligible Supplementary Benefit	
	Basic Offer	Extra Offer
1		N/A
2	3 months	Extra 1 month (Total 4 months)
3 or above		Extra 3 months (Total 6 months)

- For the Eligible Plan under **Offer 1 – Premium Discount on PRULife Protector II**, the first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the Premium Discount under the basic offer. The first modal premium of the policy due immediately after the end of the 2nd policy year will be discounted by extra 0.5 month of Premium Discount under the extra offer. The first modal premium of the policy due immediately after the end of the 3rd policy year will be discounted by the remaining 0.5 month of Premium Discount under the extra offer (only applicable to premium terms of 15/20/25/30 years). If the amount of Premium Discount exceeds the first modal premium due to be paid after the end of each policy year, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.

9. For the Eligible Supplementary Benefit(s) (if applicable) other than Eligible VHIS Supplementary Benefit(s) (if applicable) under **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**, we will pay the Premium Discount in 2 batches. The first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the Premium Discount under the basic offer. The first modal premium of the policy due immediately after the end of the 2nd policy year will be discounted by all the Premium Discount under the extra offer (if applicable). If the amount of Premium Discount exceeds the first modal premium due to be paid after the end of each policy year, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
10. For the Eligible VHIS Supplementary Benefit(s) (if applicable) under **Offer 2 – Premium Discount on Selected Supplementary Benefit(s)**, we will pay the Premium Discount in 2 batches. The first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of 3 months of the first year annualised premium. The first modal premium of the policy due immediately after the end of the 2nd policy year will be discounted by the remaining 3 months of the first year annualised premium. If the amount of Premium Discount exceeds the first modal premium due to be paid after the end of each policy year, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
11. The Premium Discount is offered to each Eligible Plan and/or each Eligible Supplementary Benefit (if applicable) and/or each Eligible VHIS Supplementary Benefit (if applicable). If a customer has successfully applied for more than 1 Eligible Plan and/or Eligible Supplementary Benefit (if applicable) and/or Eligible VHIS Supplementary Benefit(s) (if applicable) during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan, each Eligible Supplementary Benefit (if applicable) and each Eligible VHIS Supplementary Benefit (if applicable) will be qualified for the Premium Discount. For example, if a customer has successfully taken out **PRULife Protector II** (premium term: 15 years) for each of his/her 2 children and added **PRUTerm Family Protector Supplementary Benefit** to both policies, the customer can enjoy 1.5 months of Premium Discount on **PRULife Protector II** and 3 months of Premium Discount on **PRUTerm Family Protector Supplementary Benefit** for each policy.
12. For any alterations of the Eligible Plan and/or Eligible Supplementary Benefit(s) (if applicable) and/or Eligible VHIS Supplementary Benefit(s) (if applicable) 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 downgrade of plan level/decrease in sum assured or change of premium term/premium payment mode), the Premium Discount for the respective Eligible Plan and/or Eligible Supplementary Benefit(s) (if applicable) and/or Eligible VHIS Supplementary Benefit(s) (if applicable) will be totally forfeited. For any alterations of the Eligible Plan and/or Eligible Supplementary Benefit(s) (if applicable) and/or Eligible VHIS Supplementary Benefit(s) (if applicable) 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 upgrade of plan level/increase in sum assured or change of premium term/premium payment mode), the increased portion of the increased premium will NOT be eligible for this Promotion. In addition, in cases where customer who has signed up the designated registration form in order to enjoy the 6-month Premium Discount on Eligible VHIS Supplementary Benefit(s), for any alterations after the Eligible VHIS Supplementary Benefit(s) issuance (within or after the cooling-off period) and before the payment of Premium Discount which result in a change of policyholder under the Eligible VHIS Supplementary Benefit(s), the Premium Discount for the respective Eligible VHIS Supplementary Benefit(s) will be totally forfeited.
13. The Promotion will not be offered to the Selected Plan and/or Selected Supplementary Benefit(s) (if applicable) applied for or in force on or before 28 August 2020, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration. **The Promotion cannot be used in conjunction with the premium discount on the Selected VHIS Supplementary Benefit(s) under the PRUHealth CoreChoice Medical Plan, PRUHealth FlexiChoice Medical Plan and PRUhealth VHIS VIP Plan and 1-year complimentary access to Doctor Hotline service promotion which is available by signing up the designated registration form to complete registration on the "Pulse" from 3 September to 30 September 2020.**
14. Regarding the calculation of Premium Discount of the Selected Plan and/or Selected Supplementary Benefit(s), a pro-rata approach will be adopted. For example, the 0.5 month Premium Discount amount of Selected Plan shall be equivalent to 1/24 of the first year annualised premium and additional premiums due to underwriting (if any), excluding levy.
15. If the premium of the Eligible Plan and/or Eligible Supplementary Benefit(s) (if applicable) and/or Eligible VHIS Supplementary Benefit(s) (if applicable) is/are 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 and/or Eligible Supplementary Benefit(s) (if applicable) and/or Eligible VHIS Supplementary Benefit(s) (if applicable) is/are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
16. The Premium Discount 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.
17. The Selected Plan and Selected Supplementary Benefit(s) are underwritten by Prudential and are subject to all their 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.
18. 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

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. **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.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax relief. All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en/.

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.

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