



Protect What Matters 360

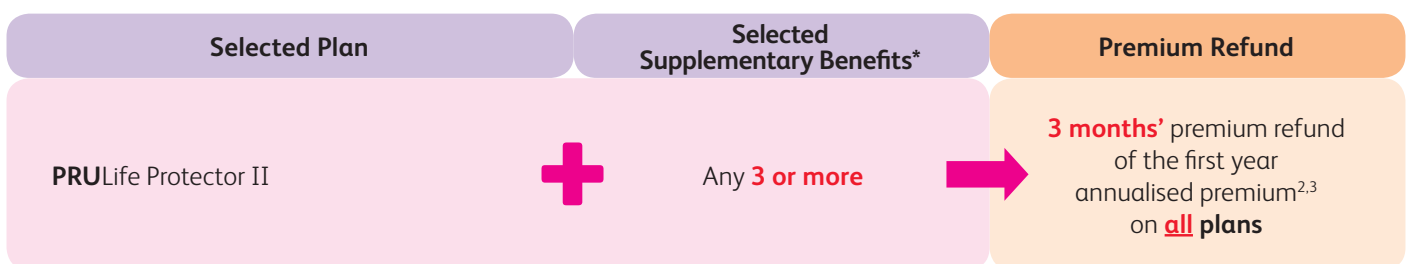
Enjoy 3 months' premium refund on the whole protection solution

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 protection along with savings elements. During the first 20 policy years, it enhances your family's protection by doubling the death benefit¹.

From **28 May to 26 June 2021**, when you successfully take out **PRULife Protector II**, **together with 3 or more** of our **selected supplementary benefits** based on your insurance needs under the **Protect What Matters 360 Campaign**, you can enjoy **3 months' premium refund on all the plans you take out**^{2,3}. This means you can enjoy multiple protection at lower premiums.

Protect What Matters 360 Campaign



* Please refer to selected supplementary benefits overleaf.

Selected Supplementary Benefits	
Certified VHIS Plans	PRU Health VHIS VIP Plan ⁴ PRU Health FlexiChoice Medical Plan ⁴ PRU Health CoreChoice Medical Plan ⁴
Medical/Critical Illness Insurance	PRU med lifelong care plan PRU health secure top-up plan PRU health medical plus PRU med hospital care plan/Juvenile PRU med hospital care plan/ PRU parent hospital cash plan PRU myhealth cancer protector PRU health essential critical care PRU Health Critical Illness Term II
Accident Insurance	PRU Care Accident Essential Cover PRU Care Accident Advanced Cover PRU Care Accident Premier Cover
Term Insurance	PRU Term Family Protector
Others	Total Disability Waiver of Premium Benefit Payor Benefit Disability Income Benefit PRU health lady care/ PRU health lady care extra Long Term Care Benefit

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

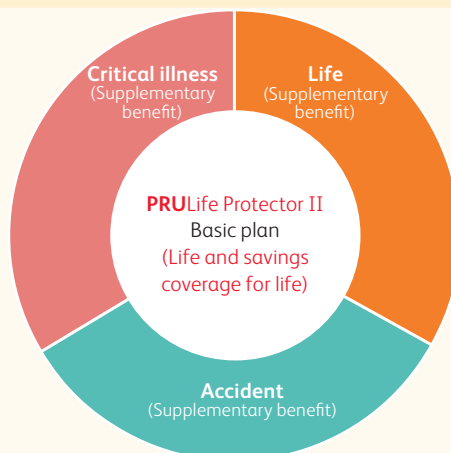
^{2.} The maximum premium refund amount on each **PRU**Life Protector II plan under this promotion (applicable to the basic plan only) is HKD 7,500/USD 962. For more details, please refer to clause 7 of the terms and conditions overleaf.

^{3.} The premium refund amount for the Eligible Plan and the Eligible Supplementary Benefits (as defined in clause 4 of the terms and conditions overleaf) will be credited to the premium deposit account of the eligible policy in 3 batches (in equal amount). For more details, please refer to clauses 5 and 6 of the terms and conditions overleaf.

^{4.} You may apply for tax relief on your qualifying premiums paid for the certified VHIS plans, but the premium refund amount would not be entitled to tax relief. For details on tax relief, please refer to the product brochure.

**Illustrative example of how “Protect What Matters 360”
tailors your own comprehensive protection solution[^]:**

Fill your life protection gap, enjoy preferential premiums, and
provide better financial protection for your loved ones in time!



[^] The above example is for reference only. Customers must complete the Financial Need Analysis and choose the selected plan and selected supplementary benefit(s) based on their insurance needs.



**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

 **2281 1333**  **www.prudential.com.hk**

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

Terms and Conditions

1. This premium refund (the "Premium Refund") for the **Protect What Matters 360 Campaign** (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 28 May to 26 June 2021, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. The Premium Refund 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.
4. In order to be eligible for the Premium Refund through this Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of **PRULife Protector II** (the "Selected Plan") and 3 or above selected supplementary benefits listed in the table on the 2nd page of this flyer (the "Selected Supplementary Benefits") to us within the Promotion Period;
 - (ii) the Selected Supplementary Benefits must be attached to a new Selected Plan;
 - (iii) the Selected Plan and Selected Supplementary Benefits must have been issued by us on or before 31 August 2021;
 - (iv) the Selected Plan and Selected Supplementary Benefits must remain in force when we apply the Premium Refund to the Selected Plan and Selected Supplementary Benefits;
 - (v) within 1 month after the policy issue date of the Selected Plan, customers must download the "Pulse App" ("Pulse") and successfully register using the **same contact phone number customers used to enrol in the Selected Plan**, except customers who have registered Pulse using the same contact phone number before application, customers who are aged 65 or above at the time of application or customers who are unable to download Pulse because they cannot access the App Store or Google Play Store (Hong Kong region); and
 - (vi) all the premiums and levy(ies) must have been fully settled when due.

The Selected Plan and Selected Supplementary Benefits will be eligible for the Premium Refund (the "Eligible Plan" and "Eligible Supplementary Benefits") if the Selected Plan and Selected Supplementary Benefits meet all applicable requirements as set out in clause 4. **Otherwise, the Promotion will be forfeited.**
5. For the Eligible Plan and Eligible Supplementary Benefits, we will pay the Premium Refund in 3 batches with an amount equivalent to 1 month of the first year annualised premium in each batch. The amount of Premium Refund 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		
	1 st batch	2 nd batch	3 rd batch
Annual mode	On or before 28 February 2022	On or before 28 February 2023	On or before 29 February 2024
Semi-annual mode	On or before 31 August 2022	On or before 31 August 2023	On or before 31 August 2024
Quarterly mode			
Monthly mode			

The above premium payment mode means the premium payment mode at the time of policy issuance. 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 there is remaining balance in PDA) until the amount of Premium Refund is fully utilised. Any unutilised Premium Refund will be forfeited if the policy is no longer in force.

6. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premium (and levy(ies) if there is remaining balance in 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.
7. The Premium Refund is offered to each Eligible Plan and each of the Eligible Supplementary Benefits attached to it. If a customer has successfully applied for more than 1 Eligible Plan, and attached 3 or more Eligible Supplementary Benefits to each Eligible Plan during the Promotion Period, and fulfilled all requirements stated under these terms and conditions, each Eligible Plan and each of the Eligible Supplementary Benefits attached to it will be qualified for the Premium Refund. For example, if a customer has successfully taken out **PRULife Protector II** for each of his/her 2 children and added **PRUTerm Family Protector**, **PRUHealth Critical Illness Term II** and **PRUCare Accident Essential Cover** to both policies, the customer can enjoy 3 months of Premium Refund for each policy, however the maximum Premium Refund (applicable to the basic plan only) on each **PRULife Protector II** under the Promotion is HKD 7,500/USD 962.
8. For any alterations of the Eligible Plan and Eligible Supplementary Benefits 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 cancellation of a supplementary benefit(s)/a downgrade of plan level/decrease in sum assured or change of premium term), the Premium Refund for the respective Eligible Plan and Eligible Supplementary Benefits will be totally **forfeited**. For any alterations of the Eligible Plan and Eligible Supplementary Benefits 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 addition of a supplementary benefit(s)/an upgrade of plan level/increase in sum assured or change of premium term), 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 and Eligible Supplementary Benefits will still be qualified for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 11 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Eligible Plan(s), the Premium Refund for the respective Eligible Plan(s) will be **totally forfeited**.
9. 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 27 May 2021, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration. **The Promotion can be used in conjunction with any other promotional offer unless otherwise specified.**
10. Regarding the calculation of Premium Refund of the Selected Plan and Selected Supplementary Benefits, a pro-rata approach will be adopted. For example, the 3 months' Premium Refund amount of Selected Plan and Selected Supplementary Benefits shall be equivalent to 3/12 of the first year annualised premium and additional premiums due to underwriting (if any), excluding levy.

11. If the premium of the Eligible Plan and Eligible Supplementary Benefits are paid on a non-annual basis, their 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 Eligible Supplementary Benefits are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and the respective supplementary benefit being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
13. The Selected Plan and Selected Supplementary Benefits 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.
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.

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.

This flyer is issued by Prudential Hong Kong Limited (A member of Prudential plc group).