

PRUhealth critical illness multi-care prestige

Integrated multi-claim critical illness protection – with 100%
life cover even after a critical illness claim

Critical Illness Protection



PRUDENTIAL
英國保誠

Listening. Understanding. Delivering.



PRUhealth critical illness multi-care prestige

PRUhealth critical illness multi-care prestige protects you with multi-claim critical illness and life cover – both in one plan. With protection against 126 disease conditions, you can make multiple claims and still be protected by the life cover. We will even care for you in your own home to aid recovery. We also safeguard your children with our dedicated children’s triple protection.

Plan highlights



Financial protection against 126 disease conditions with multi-claim cover



300% protection for cancer and 200% protection for each of heart and nervous system-related illnesses



Coverage for early stage major disease conditions, including pre-cancerous conditions



First-in-market
100% of life protection renewed after a major disease claim



50% extra protection for the first major disease claim or death claim within the first 10 years



Up to 10% extra protection for surgical removal of covered benign tumours



Premium waiver of 12 months after an early stage major disease claim or of all future premiums after a major disease claim



Distinctive-in-market
Holistic homecare services to support in-home recovery



Protection and long-term savings in one plan



Triple protection designed for your child’s policy



First-in-market
Up to 20% extra protection for designated developmental disorder conditions



Covers against disease conditions related to congenital diseases or developmental disorders



Waives all future premiums of your child’s policy if you pass away

The benefits



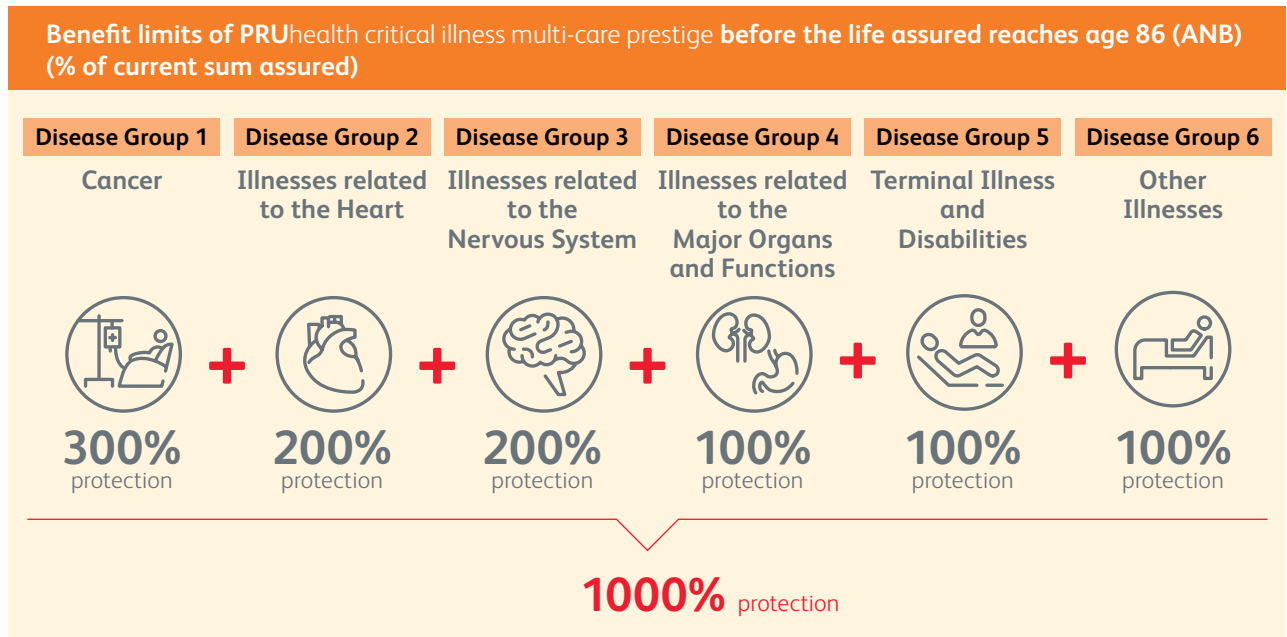
Financial protection against 126 disease conditions with multi-claim cover

We offer financial protection against **126 disease conditions**, including **60 Early Stage Major Disease Conditions**, **56 Major Disease Conditions**, **9 Developmental Disorder Conditions** and **1 Benign Disease Condition**.

If the person covered by the policy (the “life assured”) is diagnosed with one of the **56 covered Major Disease Conditions**, we will pay a lump sum of up to **100%** of the current sum assured as the **Major Disease Benefit**.

You can make multiple claims among **Early Stage Major Disease Conditions and Major Disease Conditions** under **6 different Disease Groups**, each with different benefit limits as shown below.

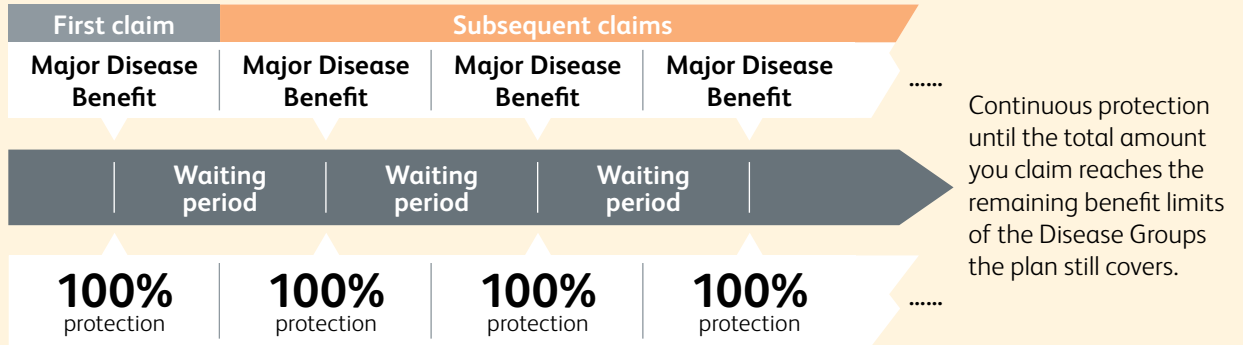
For instance, before the life assured reaches age 86 (age next birthday [ANB]), you can claim up to **3 times** for **Cancer** – up to a total of **300%** of the current sum assured; you can also claim up to **twice** for **Heart Attack** and up to **twice** for **Stroke**.



Or, if we have not already paid out 100% of the current sum assured, and the life assured unfortunately dies, we will pay a lump sum of up to **100%** of the current sum assured as a **Death Benefit**.

You can find the full list of the disease conditions we cover and how we cover them in the “List of disease conditions the plan covers” and “Benefit schedule” sections below.

Multiple claims on Major Disease Conditions before age 86 (ANB)



Total benefit payout = Up to **1000%** protection

Waiting period: at least **1 year** between the dates of diagnosis of any **2 Major Disease Conditions**; or at least **3 years** when both preceding admitted and subsequent claims are for **cancer**. Subsequent cancer claims can be for a **new or continued cancer, including recurrent, metastatic and persistent cancer**.



Coverage for early stage major disease conditions, including pre-cancerous conditions

We will pay up to **20% or 25%** of the current sum assured of your PRUhealth critical illness multi-care prestige for Early Stage Major Disease Conditions, depending on the Early Stage Major Disease Condition with which the life assured is diagnosed.

You can claim up to a maximum of **2 times for each** of **Carcinoma-in-situ (a pre-cancerous condition)** and **Coronary Angioplasty**, where each claim can pay up to **25%** of the current sum assured. You can also claim up to **25%** of the current sum assured **once for each** of **Early Thyroid or Prostate Cancer** and **Less Aggressive Malignancy**. The **other 56 covered Early Stage Major Disease Conditions** can be claimed **once for each** and for up to **20%** of the current sum assured.



Tips



How do benefit limits work?

For Disease Groups 1 to 4 and 6:

We calculate the benefit limit in each Disease Group separately. That means your claims against the Early Stage Major Disease Conditions and Major Disease Conditions in one Disease Group **will not** affect claims in the other Disease Groups.

The protection in one Disease Group continues if you have not reached its benefit limits before the life assured reaches age 86 (ANB). Even if you reach the benefit limit of one Disease Group, we will still provide cover until the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit reaches the benefit limits of all the other Disease Groups.

For Disease Group 5:

We will pay Major Disease Benefit in this Disease Group only if this is your **first** claim for a Major Disease Condition under your plan. Besides, such Major Disease Condition must also fulfil the definition of Terminal Illness, Loss of Independent Existence or Total Permanent Disability and not meet the definition of any covered Major Disease Condition in other Disease Groups.

We will **continue the protection after** the life assured reaches **age 86 (ANB)**, as long as the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit is less than 100% of the current sum assured.



How do you make multiple claims?

If the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit is more than 100% of the current sum assured, the life assured needs to have survived for at least 14 days from the date of diagnosis. They should also fulfil the “waiting period for Major Disease Benefit claim(s)”, “making second/third prostate cancer claims” and “second claim conditions for Carcinoma-in-situ and Coronary Angioplasty” requirements specified in the “More about **PRU**health critical illness multi-care prestige” section later in the brochure.

First-in-market



100% of life protection renewed after a major disease claim

With modern medical technology, many critical illnesses are now curable. Recovering means recuperating with a loving family around, going on to live a meaningful life and taking care of your family in turn. With 100% of your life cover still in place, you can be sure they are protected well into the future.

That's because the plan offers a first-in-market **Renewed Life Protection Benefit**. Your plan's life cover stays intact even after a major disease claim. After the life assured has survived for 1 year after the first major disease claim, we will pay **100%** of the current sum assured if they unfortunately pass away.

Alternatively, we will pay this benefit if the life assured unfortunately passes away 1 year after the total claimed amount for Early Stage Major Disease Benefit first reaches 100% of the current sum assured.

We will terminate this benefit when the life assured reaches age 86 (ANB).



50% extra protection for the first major disease claim or death claim within the first 10 years

For added protection, we offer a **Critical illness prestige enhancer** that gives you an **extra 50%** of the current sum assured of your **PRUhealth critical illness multi-care prestige**.

When the life assured is covered by this **Critical illness prestige enhancer**, we will pay this one-off, extra protection for the first Major Disease Benefit claim or death claim you make within the **first 10 years** of your plan.

If no claims have been made under the plan, you can convert your **Critical illness prestige enhancer** to a new life insurance plan with a cash value (that we will specify at the time of conversion) for the life assured, within 1 month before or after the **Critical illness prestige enhancer** ends without the need to give us any health information.



Up to 10% extra protection for surgical removal of covered benign tumours

After the diagnosis of a tumour, the fear of cancer can be very real. But even with modern medical advances, surgically removing a tumour may be the only way doctors can confirm it as benign. Although it is a relief to have a benign diagnosis, the surgery needed is often invasive, and financial worries, including lost income, can still mount up while the life assured is trying to make a full recovery. That's why the plan offers up to an **extra 10%** of the current sum assured of your **PRUhealth critical illness multi-care prestige** if the life assured has a tumour that a doctor suspects to be malignant; and can only be confirmed as benign by complete surgical removal.

You can find the full list of the benign tumours we cover and how we cover them in the "Benefit schedule" section below.



Relieves your premium payments with premium waiver benefits

We waive your premium payments to ease your financial burden if any of these things happen:

Early Stage Critical Illness Premium Waiver Benefit

Once we have paid the Early Stage Major Disease Benefit or Child's Developmental Care Extra Benefit for a Severe Developmental Disorder Condition, we will waive the premiums of your **PRUhealth critical illness multi-care prestige** falling due in the **next 12 months**.

Critical Illness Premium Waiver Benefit

Once the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit reaches 100% of the current sum assured, we will waive **all future premiums** of your **PRUhealth critical illness multi-care prestige** for continuous protection until the life assured reaches age 86 (ANB).



Holistic homecare services to support in-home recovery

Recovery and rehabilitation can be quicker in the comfortable and familiar surroundings of home, with loved ones nearby. **PRU**health critical illness multi-care prestige offers **Home Care Service** that is distinctive in the market.

Once we pay your first Major Disease Benefit claim, we give the life assured access to **Home Care Service** from our designated service provider that offers professional, holistic in-home support with value up to HKD 20,000, if the current sum assured of your **PRU**health critical illness multi-care prestige reaches USD 50,000 / HKD 400,000 or more.

Examples of in-home support could include home nursing and even a range of therapies conducted at home such as physiotherapy, speech therapy and occupational therapy. The in-home support starts with a care plan tailor-made by a personal care manager assigned by our designated service provider. Periodic reassessment is available at your own choice to ensure the care plan keeps up with the life assured's needs as their health improves.

We may change the Home Care Service from time to time at our sole discretion without prior notice. There is more information in the "Home Care Service" section under "More about **PRU**health critical illness multi-care prestige".



Illness prevention with wellness and screening programmes

The plan also offers a **Wellness Benefit** with access to high quality health detection resources. On your 2nd policy anniversary, you can choose one of our wellness and screening programmes to help the life assured identify potential health risks and proactively protect against diseases. Below are some examples of the wellness and screening programmes available for selection.

Wellness and screening programmes		
	Current sum assured of PRU health critical illness multi-care prestige	
	From USD 50,000 / HKD 400,000 to below USD 100,000 / HKD 800,000	USD 100,000 / HKD 800,000 or above
Wellness and prevention		
• Obesity prevention: dietitian consultation (1 visit) and follow-up for weight reduction	✓	✓
• Vaccination programme	✓	✓
Cancer screening		
• Breast cancer screening: ultrasonography of breasts and mammogram	✓	
• Premier breast cancer screening: ultrasonography of breasts and 3D mammogram		✓
• Prostate cancer screening	✓	✓
Genetic screening		
• Atopic disease screening	✓	✓
Others		
• Hepatitis B screening	✓	✓

We may change the items in the wellness and screening programmes from time to time at our sole discretion without prior notice. Please visit www.prudential.com.hk for any updates regarding the programmes or service providers. There is more information in the "Wellness Benefit" section under "More about **PRU**health critical illness multi-care prestige".



Protection and long-term savings in one plan

Besides offering in-depth protection, **PRU**health critical illness multi-care prestige is a Shareholder-backed Participating Plan providing long-term savings value. We will pay a guaranteed cash value when you surrender the policy on or after the 3rd policy anniversary.

We may also pay a non-guaranteed one-off bonus – the Special Bonus – when you surrender your policy, or make a claim for the Death Benefit, or when the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit first reaches 100% of the current sum assured on or after the 5th policy anniversary.

Please also refer to our brochure on Shareholder-backed Participating Plans available at www.prudential.com.hk/shareholderpar for more information (such as investment philosophy and bonus philosophy) on your Shareholder-backed Participating Plan and the operation of the Shareholder-backed Participating Fund.



Supplementary benefits to extend your coverage

You can choose from a range of supplementary benefits to help tailor your plan. By paying additional premiums, you can cover the life assured against extra medical expenses and accidents.



Triple protection for your child as the life assured

First-in-market



Up to 20% extra protection for designated developmental disorder conditions

As a parent, you want to give your child the best support as they grow and develop. Likewise, you will want to have help on hand if they are coping with a developmental disorder condition – like Attention Deficit/Hyperactivity Disorder (ADHD) or other developmental disorders. Getting proper cover is vital for your child to receive appropriate help, accessible at the right time, and get them back on track early at school.

That's why, **PRU**health critical illness multi-care prestige offers a first-in-market **Child's Developmental Care Extra Benefit**. It offers up to an **extra 20%** of the current sum assured of your **PRU**health critical illness multi-care prestige if your child is diagnosed with any of the covered Developmental Disorder Conditions before they reach age 19 (ANB), depending on the severity of the condition.

You can find the full list of the Developmental Disorder Conditions we cover and how we cover them in the "List of disease conditions the plan covers" and "Benefit schedule" sections below.



Covers against disease conditions related to congenital diseases or developmental disorders

Many parents worry about their child having a congenital disorder which may develop into a critical illness later on. To ensure that your child is protected, the plan covers disease conditions related to **congenital diseases or developmental disorders**, if these congenital diseases or developmental disorders or their signs and symptoms are undetected before we issue the policy and within the first 90 days (or within the first 180 days for Less Severe Developmental Disorder Conditions) after we have issued the policy.



Waives all future premiums of your child's policy if you pass away

If the worst happens and you, as the plan's policyholder, die, we will waive **all future premiums** of your child's **PRU**health critical illness multi-care prestige, starting from the next due premium, so that your child stays covered.

We give this **Parental Premium Waiver Benefit** to policyholders aged between 19 and 51 (ANB) who take out the plan for a child aged between 1 and 18 (ANB). Also, the policy needs to have been in force for at least 2 years at the time of the policyholder's death (except for death caused by an accident). You do not need to provide any medical information or undergo any medical tests to be eligible.

Remarks

The statements we have made above about the benefits of our plan being first-in-market and distinctive-in-market are based on comparing it with other critical illness plans issued by Hong Kong's major life insurance companies as at 31 July 2018.

You can find more about these benefits in the "Benefit schedule" and "More about **PRU**health critical illness multi-care prestige" sections below.

Benefit schedule

Benefits		Coverage	Maximum number of claims per condition	When you make a claim:
Before the life assured reaches age 86 (ANB)				
Early Stage Major Disease Benefit	Carcinoma-in-situ	25% of current sum assured of PRUhealth critical illness multi-care prestige	2	<ol style="list-style-type: none"> PRUhealth critical illness multi-care prestige claims can be made up to the respective Disease Group's Benefit Limit. There is a USD 50,000 / HKD 400,000 per life limit for each of the 19+ designated Early Stage Major Disease Conditions under all PRUhealth critical illness multi-care prestige plan(s) for the same life assured. We will pay the face value of Special Bonus^o (if any) only once when the total claimed amount[#] under PRUhealth critical illness multi-care prestige first reaches 100% of the current sum assured. If more than 1 Early Stage Major Disease Condition and/or Major Disease Condition are diagnosed at the same time, we will limit the benefit we pay for these to 100% of your current sum assured.
	Coronary Angioplasty		2	
	Early Thyroid or Prostate Cancer		1	
	Less Aggressive Malignancy		1	
	The other 56 Early Stage Major Disease Conditions	20% of current sum assured of PRUhealth critical illness multi-care prestige	<u>Each disease condition: 1</u>	
Major Disease Benefit	100% of current sum assured of PRUhealth critical illness multi-care prestige + 100% of current sum assured of Critical illness prestige enhancer (if applicable)	Cancer: 3; Heart Attack: 2; Stroke: 2 & each remaining disease condition: 1		
Benign Tumour Extra Benefit	Benign Tumour Group 1: Surgical excision of covered benign tumour of breast, ovary or uterus* * Only endometrial polyps are covered	Extra 5% of current sum assured of PRUhealth critical illness multi-care prestige	<u>Covered Benign Tumour of each organ: 1</u>	<ol style="list-style-type: none"> There is a USD 10,000 / HKD 80,000 per life limit for the Benign Tumour Group 1 in respect of each organ and a USD 20,000 / HKD 160,000 per life limit for the Benign Tumour Group 2 in respect of each organ under all PRUhealth critical illness multi-care prestige plan(s) for the same life assured. Benign Tumour Extra Benefit can be claimed up to 10% of the current sum assured or USD 20,000 / HKD 160,000 under all PRUhealth critical illness multi-care prestige plan(s) for the same life assured, whichever is lower. We will pay the Benign Tumour Extra Benefit as long as the plan is in force, regardless of whether other benefits have been paid.
	Benign Tumour Group 2: Surgical excision of covered benign tumour of adrenal gland, bone, kidney, liver, lung, nerve in cranium or spine, pancreas, pituitary gland or testis	Extra 10% of current sum assured of PRUhealth critical illness multi-care prestige		

Benefits	Coverage	Maximum number of claims per condition	When you make a claim:	
Before the life assured reaches age 86 (ANB)				
<div data-bbox="108 969 316 1059" style="background-color: red; color: white; padding: 2px; text-align: center; font-weight: bold;">First-in-market</div> <div data-bbox="108 1070 328 1160" style="font-weight: bold;">Child's Developmental Care Extra Benefit</div>	Less Severe Developmental Disorder Conditions	<p style="text-align: center;">Extra 5%</p> of current sum assured of PRU health critical illness multi-care prestige	1	<ol style="list-style-type: none"> 1. There is a USD 10,000 / HKD 80,000 per life limit for all Less Severe Developmental Disorder Conditions; a USD 50,000 / HKD 400,000 per life limit for all Severe Developmental Disorder Conditions under all PRUhealth critical illness multi-care prestige plan(s) for the same life assured. 2. Child's Developmental Care Extra Benefit can be claimed up to 20% of the current sum assured or USD 50,000 / HKD 400,000 under all PRUhealth critical illness multi-care prestige plan(s) for the same life assured, whichever is lower. 3. We will only pay the Child's Developmental Care Extra Benefit once for Severe Developmental Disorder Condition and once for Less Severe Developmental Disorder Condition. 4. Coverage ends when the life assured reaches age 19 (ANB) or when we have paid the Child's Developmental Care Extra Benefit for a Severe Developmental Disorder Condition.
	Severe Developmental Disorder Conditions	<p style="text-align: center;">Extra 20%</p> of current sum assured of PRU health critical illness multi-care prestige	1	
Death Benefit	<p style="text-align: center;">100%</p> of current sum assured of PRU health critical illness multi-care prestige <div style="text-align: center; color: red; font-weight: bold; font-size: 1.2em;">+</div> <p style="text-align: center;">100%</p> of current sum assured of Critical illness prestige enhancer (if applicable)	–	<ol style="list-style-type: none"> 1. We will deduct the total claimed amount[#] under PRUhealth critical illness multi-care prestige and Critical illness prestige enhancer. 2. We will pay the face value of Special Bonus⁹ (if any) only once. 	

Benefits	Coverage	Maximum number of claims per condition	When you make a claim:
Before the life assured reaches age 86 (ANB)			
First-in-market Renewed Life Protection Benefit	Renew 100% of current sum assured of PRUhealth critical illness multi-care prestige as life protection	–	<ol style="list-style-type: none"> We will only pay the Renewed Life Protection Benefit if the life assured dies 1 year after the date of diagnosis of the Disease Condition that brings the total claimed amount[#] under PRUhealth critical illness multi-care prestige first reaches 100% of the current sum assured. Coverage ends when the life assured reaches age 86 (ANB).
Surrender Value	Guaranteed Cash Value[†]	–	<ol style="list-style-type: none"> We will deduct the total claimed amount[#] under PRUhealth critical illness multi-care prestige. We will pay the cash value of Special Bonus[◊] (if any) only once.

On or after the life assured reaches age 86 (ANB)

The plan offers whole-of-life protection if the total claimed amount[#] is less than 100% of the current sum assured of **PRUhealth critical illness multi-care prestige** on or after the life assured reaches age 86 (ANB). We will then continue the policy with the above benefit schedule until the total claimed amount[#] reaches 100% of the current sum assured.

Remarks

- + The limit applies to selected Early Stage Major Disease Conditions, including Carcinoma-in-situ, Coronary Angioplasty, Dengue Haemorrhagic Fever, Early Thyroid or Prostate Cancer, Insulin Dependent Diabetes Mellitus, Juvenile Huntington Disease, Kawasaki Disease, Less Aggressive Malignancy, Marble Bone Disease (Osteopetrosis), Osteogenesis Imperfecta, Rheumatic Fever with Valvular Impairment, Severe Asthma, Severe Central or Mixed Sleep Apnoea, Severe Epilepsy, Severe Haemophilia, Severe Obstructive Sleep Apnoea, Severe Psychiatric Illness, Systemic Juvenile Rheumatoid Arthritis and Type I Juvenile Spinal Amyotrophy.
- ◊ The Special Bonus is a one-off non-guaranteed bonus. Please refer to “Special Bonus” in the “More about **PRUhealth critical illness multi-care prestige**” section for details.
- # The total claimed amount mentioned in the above table refers to the total amount of Early Stage Major Disease Benefit and Major Disease Benefit paid and/or payable. We will deduct any outstanding loans and interest from all benefits payable under **PRUhealth critical illness multi-care prestige**, except for the payment of Benign Tumour Extra Benefit, Child’s Developmental Care Extra Benefit and Renewed Life Protection Benefit.
- † Please refer to “Surrender Value” in the “More about **PRUhealth critical illness multi-care prestige**” section for details.

List of disease conditions the plan covers

	Early Stage Major Disease Conditions	Major Disease Conditions
Disease Groups	Coverage for whole life [^] unless specified	
1. Cancer	<ol style="list-style-type: none"> 1. Carcinoma-in-situ ^Δ- 2. Early Thyroid or Prostate Cancer ^{~°} 3. Less Aggressive Malignancy ^{-†} 	<ol style="list-style-type: none"> 1. Cancer [‡]
2. Illnesses related to the Heart	<ol style="list-style-type: none"> 4. Aortic Aneurysm 5. Coronary Angioplasty ⁻ 6. Insertion of Cardiac Defibrillator 7. Insertion of Cardiac Pacemaker 8. Insulin Dependent Diabetes Mellitus ⁻ (cover from age 1 - 18 [ANB]) 9. Kawasaki Disease ⁻ (cover from age 1 - 18 [ANB]) 10. Less Severe Cardiomyopathy 11. Less Severe Infective Endocarditis 12. Percutaneous Heart Valve Surgery 13. Pericardectomy 14. Rheumatic Fever with Valvular Impairment ⁻ (cover from age 1 - 18 [ANB]) 15. Transmyocardial Laser Revascularisation 	<ol style="list-style-type: none"> 2. Cardiomyopathy 3. Coronary Artery Disease Requiring Surgery 4. Heart Attack 5. Heart Valve and Structural Surgery 6. Infective Endocarditis 7. Primary Pulmonary Arterial Hypertension 8. Surgery to the Aorta
3. Illnesses related to the Nervous System	<ol style="list-style-type: none"> 16. Carotid Endarterectomy and Angioplasty and Stenting for Carotid Arteries 17. Cerebral Arteriovenous Malformation Requiring Surgery 18. Cerebral Shunt Insertion 19. Early Spinal Muscular Atrophy 20. Early Stage Dementia including Early Stage Alzheimer's Disease 21. Endovascular Treatment for Cerebral Aneurysm 22. Juvenile Huntington Disease ⁻ (cover from age 1 - 18 [ANB]) 23. Less Severe Bacterial Meningitis 24. Less Severe Coma 25. Less Severe Viral Encephalitis 26. Moderately Severe Muscular Dystrophy 27. Moderately Severe Myasthenia Gravis 28. Severe Psychiatric Illness ⁻ 29. Surgery for Subdural Haematoma 30. Surgical Removal of Pituitary Tumour 31. Type I Juvenile Spinal Amyotrophy ⁻ (cover from age 1 - 18 [ANB]) 	<ol style="list-style-type: none"> 9. Alzheimer's Disease 10. Amyotrophic Lateral Sclerosis 11. Apallic Syndrome 12. Bacterial Meningitis 13. Benign Brain Tumour 14. Brain Surgery 15. Coma 16. Creutzfeldt-Jacob Disease (CJD) 17. Encephalitis 18. Major Head Trauma 19. Meningeal Tuberculosis 20. Motor Neurone Disease 21. Multiple Sclerosis 22. Muscular Dystrophy 23. Paralysis 24. Parkinson's Disease 25. Poliomyelitis 26. Progressive Bulbar Palsy 27. Progressive Supranuclear Palsy 28. Severe Myasthenia Gravis 29. Spinal Muscular Atrophy 30. Stroke
4. Illnesses related to the Major Organs and Functions	<ol style="list-style-type: none"> 32. Acute Necrotizing Pancreatitis 33. Amputation of One Foot due to Complication from Diabetes Mellitus 34. Biliary Tract Reconstruction Surgery 35. Chronic Lung Disease 36. Dengue Haemorrhagic Fever ⁻ (cover from age 1 - 18 [ANB]) 37. Endovascular Treatment of Peripheral Arterial Disease 38. Hepatitis with Cirrhosis 39. Insertion of a Vena-cava filter 40. Less Severe Kidney Disease 41. Less Severe Systemic Lupus Erythematosus 42. Liver Surgery 43. Loss of One Limb 	<ol style="list-style-type: none"> 31. Chronic Liver Disease 32. Chronic Relapsing Pancreatitis 33. End Stage Lung Disease 34. Kidney Failure 35. Major Organ Transplantation 36. Necrotising Fasciitis 37. Severance of Limbs 38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis

	Early Stage Major Disease Conditions	Major Disease Conditions
Disease Groups	Coverage for whole life[^] unless specified	
5. Terminal Illness and Disabilities		39. Loss of Independent Existence (cover from age 1 - 65 [ANB]) 40. Terminal Illness 41. Total and Permanent Disability (cover from age 1 - 65 [ANB])
6. Other Illnesses	44. Cochlear Implant Surgery 45. Diabetic Retinopathy 46. Facial Reconstructive Surgery for Injury and Burns due to Accident 47. Less Severe Burns to Body due to Accident 48. Less Severe Crohn's Disease 49. Loss of Hearing in One Ear 50. Loss of Sight of One Eye 51. Marble Bone Disease (Osteopetrosis) [~] (cover from age 1 - 18 [ANB]) 52. Osteogenesis Imperfecta [~] (cover from age 1 - 18 [ANB]) 53. Osteoporosis with Fractures (cover from age 1 - 70 [ANB]) 54. Pheochromocytoma 55. Severe Asthma [~] (cover from age 1 - 18 [ANB]) 56. Severe Central or Mixed Sleep Apnoea [~] 57. Severe Epilepsy [~] 58. Severe Haemophilia [~] (cover from age 1 - 18 [ANB]) 59. Severe Obstructive Sleep Apnoea [~] 60. Systemic Juvenile Rheumatoid Arthritis [~] (cover from age 1 - 18 [ANB])	42. AIDS due to Blood Transfusion 43. Aplastic Anaemia 44. Blindness 45. Crohn's Disease 46. Deafness 47. Ebola 48. Elephantiasis 49. Fulminant Viral Hepatitis 50. Loss of Speech 51. Major Burns 52. Medullary Cystic Disease 53. Occupationally Acquired HIV 54. Severe Rheumatoid Arthritis 55. Severe Ulcerative Colitis 56. Systemic Scleroderma

Developmental Disorder Conditions

Coverage from age 1-18 (ANB) unless specified

Less Severe Developmental Disorder Conditions	1. Attention Deficit/Hyperactivity Disorder (ADHD) 2. Language Disorder 3. Less Severe Autism Spectrum Disorder 4. Less Severe Intellectual Disability 5. Specific Learning Disorder 6. Stereotypic Movement Disorder 7. Tourette Syndrome
Severe Developmental Disorder Conditions	8. Severe Autism Spectrum Disorder 9. Severe Intellectual Disability (cover from age 7 - 18 [ANB])

Benign Disease Condition

Coverage for whole life[^]

	1. Surgical Excision of Covered Benign Tumour [~]
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Remarks

- [^] The plan offers whole-of-life protection if you have claimed less than 100% of the current sum assured of **PRU**health critical illness multi-care prestige under Early Stage Major Disease Benefit and/or Major Disease Benefit on or after the life assured reaches age 86 (ANB). We will then continue the policy until the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit reaches 100% of the current sum assured.
- ^Δ Carcinoma-in-situ covers all organs except for Carcinoma-in-situ of the skin (including melanoma-in-situ).
- [~] There is a USD 50,000/HKD 400,000 per life limit for each of the Early Stage Major Disease Conditions under all **PRU**health critical illness multi-care prestige plan(s) covering the same life assured.
- [°] Early Thyroid or Prostate Cancer refers to the presence of one of the following malignant conditions: (a) thyroid tumour classified as T1N0M0 according to the TNM classification system; or (b) prostate tumour classified as T1a or T1b according to the TNM classification system.
- [†] Less Aggressive Malignancy refers to the presence of one of the following malignant conditions: (a) chronic lymphocytic leukaemia classified as RAI stage I or II; or (b) non melanoma skin cancer of at least AJCC stage II or above.
- [‡] Cancer does not include (a) thyroid tumour classified as T1N0M0 or a lower stage according to the TNM classification system; (b) prostate tumour classified as T1a or T1b or a lower stage according to the TNM classification system; (c) chronic lymphocytic leukaemia less than RAI stage III; (d) skin cancer other than malignant melanoma; (e) tumour in the presence of any HIV; (f) Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion; and (g) tumour classified as pre-malignant, non-invasive, or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.
- [≈] Surgical Excision of Covered Benign Tumour refers to the actual undergoing of a complete surgical excision of a solid tumour and such tumour is excised specifically for the purpose of ruling out cancer and is confirmed by a registered specialist as a non-cancerous benign tumour of the following organs: (a) adrenal gland; (b) bone; (c) breast; (d) kidney; (e) liver; (f) lung; (g) nerve in cranium or spine; (h) ovary; (i) pancreas; (j) pituitary gland; (k) testis; or (l) uterus in which only endometrial polyps are covered.

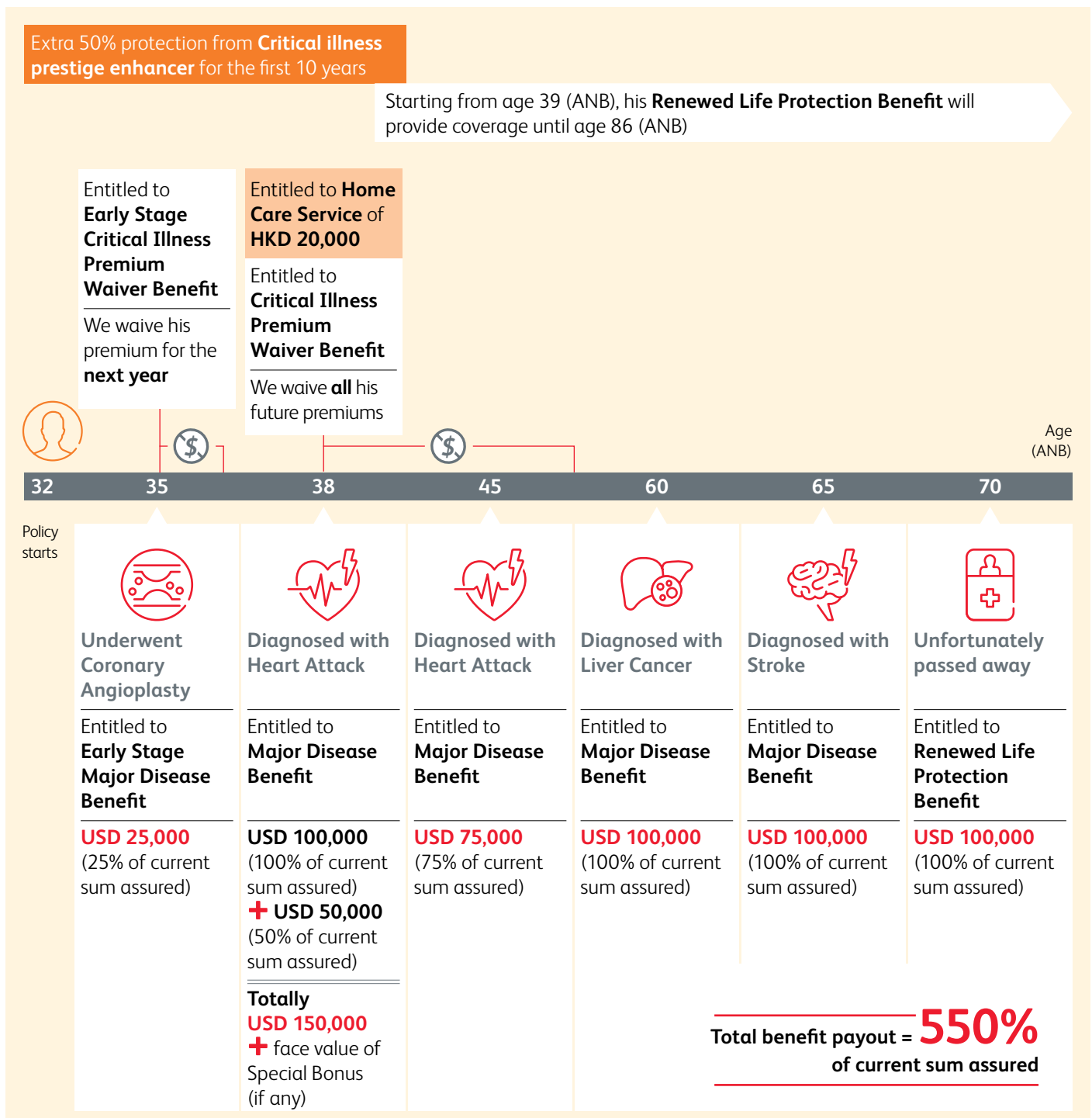
Surgical Excision of Covered Benign Tumour does not include (a) surgery for ovarian cysts including but not limited to simple cysts, endometrial cysts (endometriomas) of the ovary; (b) surgery for removal of tumours in organs not listed above or surgery for removal of gall bladder, gall stones, kidney stones, benign hormone secreting tumours of the adrenal glands; and (c) surgery for the following causes in all organs: High Grade Dysplasia, Lipoma, Haemangioma, non-solid tumours including simple cysts; tumours which were clearly established as benign or of low malignant potential on radiological criteria or biopsy; tumours removed for reasons other than ruling out cancer; and partial excision of tumour or other procedures including open or closed biopsies, needle aspiration biopsy or cytology, aspiration, embolization or any procedure to reduce tumour size.

How does the plan work for you?

Case 1 – Multiple claims for different disease conditions¹

At age 32 (ANB), Mr. Chung enrolled in a 20-year payment term **PRU**health critical illness multi-care prestige for himself with a current sum assured of **USD 100,000**. He chooses to pay the premium annually.

In the first 10 years of the policy, he is entitled to the plan's **Critical illness prestige enhancer**, which gives him extra protection of USD 50,000, i.e. 50% of the USD 100,000 current sum assured. After 1 year following the diagnosis of his first major disease condition, he is covered by the plan's **Renewed Life Protection Benefit** of USD 100,000 until he reaches age 86 (ANB).



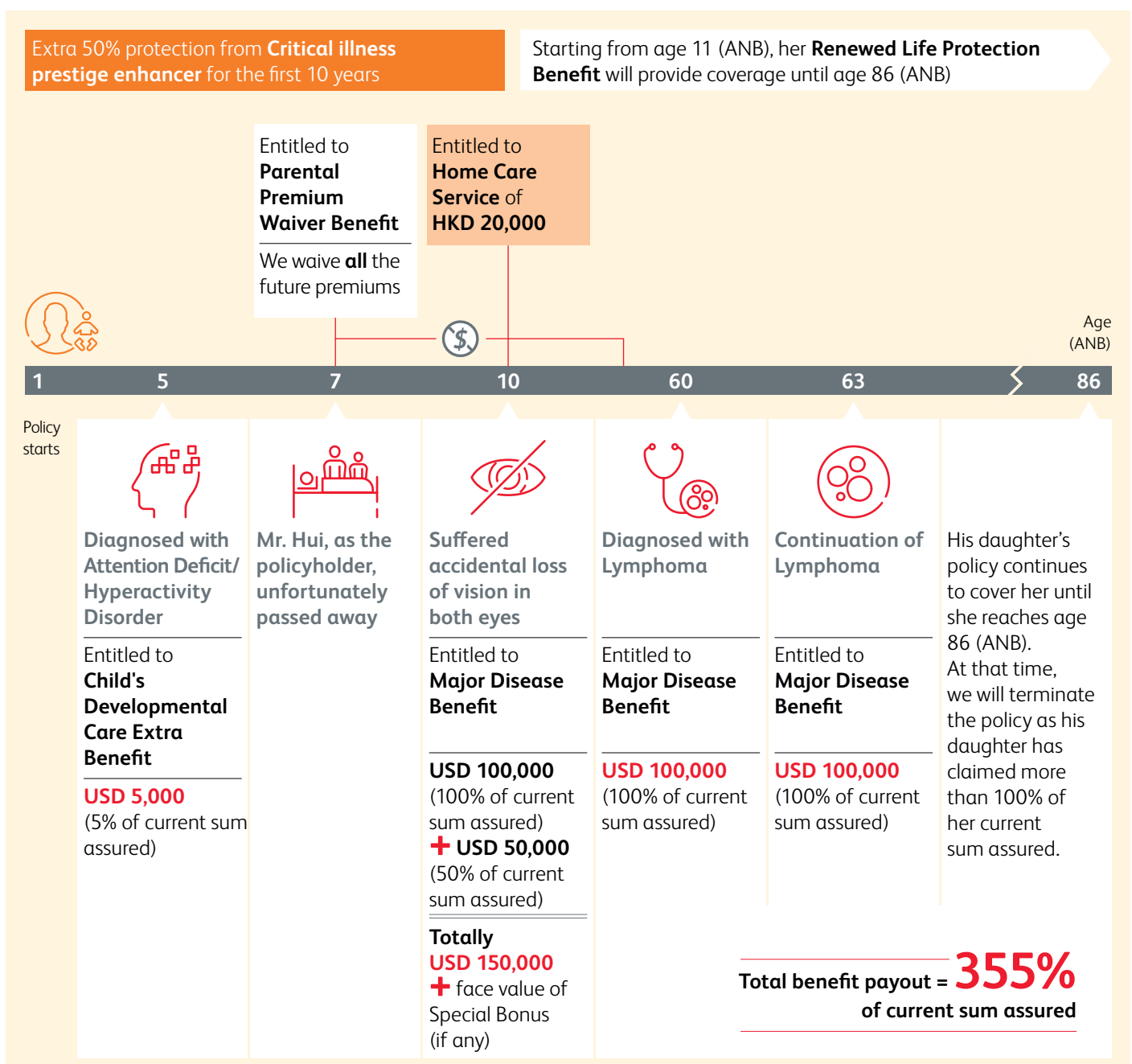
¹ We assume in the above example that the definitions and claims requirements of the benefits are fulfilled, and that Mr. Chung has no policy loans nor makes any policy changes.

Case 2 – Safeguard the future wellbeing of your child²

At age 40 (ANB), Mr. Hui enrolled in a 20-year payment term **PRU**health critical illness multi-care prestige for his new-born daughter with a current sum assured of **USD 100,000**. He chooses to pay the premium annually.

The plan safeguards his 1-year-old daughter as she grows up, with its **extra** protection on Developmental Disorder Conditions, protection for disease conditions related to undetected congenital diseases and **Parental Premium Waiver Benefit** which covers all future premiums even if Mr. Hui, as the policyholder, unfortunately passes away.

In the first 10 years of the policy, his daughter is entitled to the plan's **Critical illness prestige enhancer**, which gives her extra protection of USD 50,000, i.e. 50% of the USD 100,000 current sum assured. After 1 year following the diagnosis of her first major disease condition, she is covered by the plan's **Renewed Life Protection Benefit** of USD 100,000 until she reaches age 86 (ANB).



² We assume in the above example that the definitions and claims requirements of the benefits are fulfilled, and that the policyholder has no policy loans nor makes any policy changes.

Key exclusions

We will not pay any Early Stage Major Disease Benefit, Major Disease Benefit, Benign Tumour Extra Benefit or Child's Developmental Care Extra Benefit of **PRU**health critical illness multi-care prestige and **Critical illness prestige enhancer** if:

- (I) the disease condition (including Benign Disease Condition, Early Stage Major Disease Condition, Developmental Disorder Condition or Major Disease Condition) existed before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- (II) the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a disease condition before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or
- (III) the life assured is diagnosed by a registered specialist with a disease condition other than a Less Severe Developmental Disorder Condition, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a disease condition other than a Less Severe Developmental Disorder Condition within **90 days** from the effective date of this plan or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the disease condition is caused by an accident and the life assured is diagnosed as having the disease condition within **90 days** of the accident; or
- (IV) the life assured is diagnosed by a registered specialist with a Less Severe Developmental Disorder Condition, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a Less Severe Developmental Disorder Condition within **180 days** from the effective date of this plan or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the disease condition is caused by an accident and the life assured is diagnosed as having the disease condition within **180 days** of the accident); or
- (V) the disease condition is a direct or indirect result of:
 - a. the life assured's attempted suicide or self-inflicted injuries while sane or insane; or
 - b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV; or
 - c. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured's abuse of drugs and/or alcohol.

We will not pay the Major Disease Benefit for the life assured's Total and Permanent Disability as a direct or indirect result of:

- (i) war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or
- (ii) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

In addition, we will not pay the Parental Premium Waiver Benefit for the policyholder's death within 2 years from the effective date of this plan or from the effective date of reinstatement, whichever is later, if the death of the policyholder is a direct or indirect result of:

- (i) war, hostilities (whether war is declared or not), rebellion, insurrection; or
- (ii) alcohol, narcotics or drugs unless taken as prescribed by a registered doctor; or
- (iii) attempted suicide, suicide or self-inflicted injuries while sane or insane; or
- (iv) participation in any criminal offence; or
- (v) scuba diving or engaging in or taking part in any kind of race other than on foot; or
- (vi) travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

For more details on exclusions, please refer to relevant policy provisions.

More about PRUhealth critical illness multi-care prestige

Plan type

Basic plan

Benefit term

The plan offers whole-of-life protection if you have claimed less than 100% of the current sum assured of PRUhealth critical illness multi-care prestige under Early Stage Major Disease Benefit and/or Major Disease Benefit on or after the life assured reaches age 86 (ANB). We will then continue the policy until the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit reaches 100% of the current sum assured.

Premium term/Issue age/Currency option

Premium term	Issue age (ANB)	Currency option
5-year	1–65	HKD/USD
10-year	1–65	
15-year	1–60	
20-year	1–55	
25-year	1–50	

- The life assured must be at least 15 days old when the proposal document is signed.

Premium structure

We will determine the premium based on the risk class (including but not limited to issue age, gender, smoking status and nationality) of the life assured as well as the premium term and currency selected. We have the right to review and adjust the premium rates for particular risk classes on each policy anniversary. We will not adjust the premium unless we notify you prior to the policy's anniversary.

Current sum assured

- The current sum assured of PRUhealth critical illness multi-care prestige (excluding **Critical illness prestige enhancer**) reflects any reductions of the sum assured you make to your plan.
- The current sum assured of **Critical illness prestige enhancer** reflects any reductions of the sum assured you make to your plan.

Critical illness prestige enhancer

- The current sum assured of **Critical illness prestige enhancer** is equal to 50% of the current sum assured of PRUhealth critical illness multi-care prestige.

- If you reduce the sum assured of PRUhealth critical illness multi-care prestige, we will also reduce your **Critical illness prestige enhancer's** coverage in proportion.
- **Critical illness prestige enhancer** is available only during the first 10 policy years of the plan.
- Early Stage Major Disease Benefit, Benign Tumour Extra Benefit, Child's Developmental Care Extra Benefit, Renewed Life Protection Benefit, Special Bonus and guaranteed cash value are not applicable to **Critical illness prestige enhancer**.
- We will stop your **Critical illness prestige enhancer** when you terminate your PRUhealth critical illness multi-care prestige, or when its benefit term has ended or when we pay the Major Disease Benefit or Death Benefit.
- You can convert **Critical illness prestige enhancer** to a new life insurance plan with a cash value (as specified by us at the time of conversion) for the life assured at a premium rate determined by us, provided that:
 - no claims have been made under PRUhealth critical illness multi-care prestige;
 - the new sum assured is the same or less than the current sum assured of **Critical illness prestige enhancer**;
 - the new policy will be issued with the same special terms and conditions as your existing PRUhealth critical illness multi-care prestige;
 - you apply for the conversion within 1 month before or after **Critical illness prestige enhancer** ends; and
 - you have an insurable interest in the life of the life assured (if you are not the life assured) named under the new policy and meet other specified conditions including minimum sum assured and issue age requirement of the new policy.

Parental Premium Waiver Benefit

- We will pay the Parental Premium Waiver Benefit if the policyholder dies because of:
 - an accident within 2 years from the effective date of this plan or from the effective date of reinstatement, whichever is later; or
 - any causes after 2 years from the effective date of this plan or from the effective date of reinstatement, whichever is later.
- Parental Premium Waiver Benefit will end once the policyholder is changed. However, if the Parental Premium Waiver Benefit is already in effect, then any change in policyholder thereafter will not affect your entitlement for this benefit.

Home Care Service

- If the current sum assured of **PRU**health critical illness multi-care prestige reaches USD 50,000 / HKD 400,000 or more, we will cover your Home Care Service costs once we pay your first Major Disease Benefit, up to the limits in the table below (this is the “Eligible Amount”):

Current sum assured of PRU health critical illness multi-care prestige	Eligible Amount
From USD 50,000 / HKD 400,000 to below USD 100,000 / HKD 800,000	HKD 10,000
USD 100,000 / HKD 800,000 or above	HKD 20,000

- If your Home Care Service costs more than your Eligible Amount (the amount we pay you for the Home Care Service), you will need to pay the difference to the service provider yourself.
- Home Care Service is available and provided within Hong Kong only.
- If the life assured is covered with more than one **PRU**health critical illness multi-care prestige policy, we will only provide Home Care Service to the in force policy with the highest current sum assured when they are diagnosed with the first Major Disease Condition.
- We will pay any unused Eligible Amount to your policy’s Premium Deposit Account 1 year after we paid your first Major Disease Benefit.
- The Home Care Service is provided by a third party service provider we have designated and we may change both the scope of Home Care Service and the service provider from time to time at our sole discretion without prior notice.
- We may suspend the Home Care Service at our sole discretion, and replace it with a cash benefit up to the Eligible Amount of your plan based on the exchange rate we determine.
- We are not the service provider or the agent of the service provider. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.

Wellness Benefit

- On your 2nd policy anniversary, we offer the Wellness Benefit if the current sum assured of **PRU**health critical illness multi-care prestige reaches USD 50,000 / HKD 400,000 or more.
- We only offer the Wellness Benefit once under all **PRU**health critical illness multi-care prestige plan(s) covering the same life assured.
- These wellness and screening programmes are provided by a third party service provider we have designated and we may change both the programmes and the service provider from time to time at our sole discretion without prior notice.
- We are not the service provider or the agent of the service provider. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.

Special Bonus

- The Special Bonus is a one-off non-guaranteed bonus.
- We normally declare bonus annually according to our declared bonus rates. We may change the bonus rates from time to time and they may vary depending on the currency in which your plan is denominated. The bonus is not guaranteed. We will declare the bonus for your plan from its 5th anniversary.
- The declared bonus may rise and fall and does not accumulate within the policy or form a permanent addition to the policy’s value.
- The declared bonus has a face value which we will pay out if the life assured dies; or if the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit first reaches 100% of the current sum assured under **PRU**health critical illness multi-care prestige, whichever is earlier.
- The bonus also has a non-guaranteed cash value which we determine by a variable cash value discount factor. If you surrender your policy, the non-guaranteed cash value – not the face value – of the bonus shall be paid out.

Factors affecting the Special Bonus

- The bonus we pay is not guaranteed and is subject to review and adjustment at our discretion. Factors that may affect it include (but not limited to):
 - i. Investment performance factors – Your plan's performance will be affected by the return on its underlying investment portfolio. This could be driven by:
 - interest earnings from fixed-income securities and dividend from equity-type securities (if any);
 - capital gains and losses from investment assets;
 - counterparty default risk of fixed-income securities (such as bonds);
 - investment outlook; and
 - external market risk factors such as recessions and changes in monetary policies and foreign exchange rates.
 - ii. Claims factors – Our historical claims experience on death and/or other covered benefits, and projected future costs of providing death benefit and/or other covered benefits.
 - iii. Expense factors – These include direct expenses associated with issuing and maintaining your policy, such as commissions, overrides, underwriting and policy administration expenses. They may also include indirect expenses (such as general overheads) allocated to your policy.
 - iv. Persistency factors – Policy persistency and any partial surrenders of a group of policies may impact the bonus we pay to the continuing policies.
- The actual future amounts of benefits and/or returns may be higher or lower than the values currently presented in the marketing materials. Our website at www.prudential.com.hk/bonushistory_SHPAR_en explains the bonus history.

Surrender Value

Provided that your total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit is less than 100% of the current sum assured of **PRU**health critical illness multi-care prestige, when you surrender your policy, we will pay a Surrender Value under **PRU**health critical illness multi-care prestige equal to:

- guaranteed cash value (from 3rd policy anniversary);
- **plus** cash value of Special Bonus (from 5th policy anniversary, if any);
- **less** total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit made under all Disease Groups of **PRU**health critical illness multi-care prestige;
- **less** any outstanding loans and interest.

Death Benefit

Provided that your total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit is less than 100% of the current sum assured of **PRU**health critical illness multi-care prestige, if the life assured dies, we will pay a Death Benefit equal to:

- 100% of current sum assured of **PRU**health critical illness multi-care prestige;
- **plus** face value of Special Bonus of **PRU**health critical illness multi-care prestige (from 5th policy anniversary, if any);
- **plus** 100% of current sum assured of **Critical illness prestige enhancer** (if applicable);
- **less** total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit made under all Disease Groups of **PRU**health critical illness multi-care prestige and **Critical illness prestige enhancer**;
- **less** any outstanding loans and interest.

Waiting period for Major Disease Benefit claim(s)

You can make subsequent claims for Major Disease Benefit provided that the period elapsed between the dates of diagnosis of the preceding admitted and subsequent claims for Major Disease Conditions is:

- at least 1 year; and
- at least 3 years when both claims are Cancer.

Making second/third prostate cancer claims

- If the life assured is above age 71 (ANB), and needs to make subsequent claims on persistent prostate cancer, you have to show us that the life assured has had (or is having) Active Treatment for the same cancer, during the period between the dates of diagnosis of the preceding admitted and subsequent cancer claims.
- Active Treatment includes surgery, radiotherapy, chemotherapy or targeted therapy or a combination of these treatments. Hormonal therapy is not included.

Second claim conditions for Carcinoma-in-situ and Coronary Angioplasty

- To make a second claim for Carcinoma-in-situ, the second claim must be for a Carcinoma-in-situ in a different organ from the first successful claim.

Paired organs (including but not limited to breast, fallopian tube, lung, ovary and testis) are considered to be the same organ for this Carcinoma-in-situ claim.

- To make a second claim for Coronary Angioplasty, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the coronary angiogram relating to the first claim.

Termination of this plan

We will terminate this plan when the first of these happens:

- death of the life assured; or
- once the policy is surrendered; or
- if you fail to pay your premium within the grace period of 1 calendar month from its due date and the net cash value of the policy is insufficient to exercise the automatic premium loan; or
- on the policy anniversary following the life assured's age 86 (ANB) if we have paid (or if it is confirmed that we will pay) more than or equal to 100% of the current sum assured of **PRU**health critical illness multi-care prestige under the Early Stage Major Disease Benefit and Major Disease Benefit; or
- once we pay (or once it is confirmed that we will pay) 100% of the current sum assured of **PRU**health critical illness multi-care prestige under the Early Stage Major Disease Benefit and Major Disease Benefit on or after the policy anniversary following the life assured's age 86 (ANB); or
- once the outstanding loans and interest are more than 90% of the guaranteed cash value of your plan minus the total claimed amount for Early Stage Major Disease Benefit and/or Major Disease Benefit under **PRU**health critical illness multi-care prestige.

Investment philosophy

Investment strategy

We aim to protect the rights and manage the reasonable expectations of all Shareholder-backed Participating policyholders. Our investment objective is to maximise policyholders' returns with an acceptable level of risk. We do this through a broad mix of investments.

The Shareholder-backed Participating Fund invests in various types of assets, such as equity-type securities and fixed-income securities to diversify investment risks. The equity-type securities aim to provide policyholders with the potential for a higher long-term return.

We adopt an actively managed investment strategy, which we adjust in response to changing market conditions. Under normal circumstances, our experts allocate a smaller proportion of higher-risk assets, such as equities, to insurance plans with a higher guarantee and a larger proportion of higher-risk assets to insurance plans with lower guarantees. In doing so, we aim to match the level of risk to the risk profiles of our products. We may utilise derivatives to manage risks or improve returns. We may also make use of securities-lending to enhance returns.

The following paragraphs explain the current investment mix according to our investment strategy. Should there be any material changes in the investment strategy, we will inform you of the changes and explain the reasons behind and their implications.

The investment mix of your plan

The current long-term target asset allocation is as follows:

Asset type	Allocation (%) USD-/HKD-denominated policies
Fixed-income securities	55%
Equity-type securities	45%

Our guaranteed liabilities to the policyholders are mainly supported by fixed-income securities.

We primarily invest in fixed-income securities rated at least investment-grade. A small portion of high-yield and emerging-market bonds may be included to improve yield and diversification.

For equity-type securities, most of the investments are in stocks listed on major international exchanges.

Our currency strategy is to broadly match the fixed-income securities to the underlying policy denomination, while we allow more flexibility for equity-type securities for diversification. Subject to market availability and opportunity, we may invest fixed-income securities in a currency other than the underlying policy denomination and currency hedging will be used to reduce the currency risk.

We invest globally to achieve diversification benefits and we currently have a higher relative allocation in the US and Asia which will be reviewed regularly.

We actively manage and adjust actual exposure in response to changing market conditions and opportunities. Given asset values may vary due to changes in the economic environment and investment performance, the actual allocation may vary from the target allocation above. On a regular basis, we review the investment mix to be in line with our investment objectives and risk appetite. For more information on the investment mix, please refer to www.prudential.com.hk/investmentmix_en.

Key risks

How may our credit risk affect your policy?

The guaranteed cash value (if applicable) and insurance benefit of your plan are subject to our credit risk. If we become insolvent, you may lose the value of your policy and its coverage.

How may currency exchange rate risk affect your return?

Foreign currency exchange rates may fluctuate. As a result, you may incur a substantial loss when you choose to convert your benefits to other currencies. Additionally, the conversion of your benefits to other currencies is subject to exchange restrictions applicable at the time when the benefits are paid. You have the sole responsibility to decide if you want to convert your benefits to other currencies.

What are the risks of surrendering your plan or withdrawing money from your plan?

The liquidity of an insurance policy is limited. You are strongly advised to reserve adequate liquid assets for emergencies. For any surrender/withdrawal especially at the early stage upon policy inception, you may receive an amount considerably less than the premiums you paid.

How may inflation affect the value of your plan?

We expect the cost of living to rise in the future because of inflation. That means the insurance you take out today will not have the same buying power in the future, even if the plan offers increasing benefit intended to offset inflation.

What happens if you do not pay your premiums?

You should only apply for this product if you intend to pay all of its premiums. If you miss any of your premium payments, we will automatically settle your outstanding premiums or premiums and levy(ies) by an automatic premium loan, with interest charged at a rate as determined by us. In the case the loan amount (plus accrued interest) exceeds the amount we allow for loan under the policy, we may terminate your policy and you may receive an amount considerably less than the premiums you paid, as well as losing the policy's coverage.

Why may we adjust your premiums?

We have the right to review and adjust the plan's premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims, investment and persistency experience.

Important information

Suicide clause

If the life assured commits suicide regardless of sane or insane within 1 year from the effective date of the policy or from the date of any reinstatement, whichever is later, the death benefit will be limited to a refund of the premiums paid without interest subject to the deduction of any amounts we have already paid and any indebtedness you owe us under the policy.

Cancellation right

A customer who has bought the life insurance plans has a right to cancel the policy within the cooling-off period and obtain a refund of any premium(s) and levy(ies) paid less any withdrawals. Provided that no claim has been made, the customer may cancel the policy by giving written notice to us within 21 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

The premium and levy will be refunded in the currency of premium and levy payment at the time of application for this policy. If the currency of premium and levy payment is not the same as the plan currency, the refundable premium and levy amount in plan currency under this policy will be converted to the currency of premium and levy payment at the prevailing currency exchange rate as determined by us in our absolute discretion from time to time upon payment. After the cooling-off period expires, if a customer cancels the policy before the end of benefit term, the actual cash value (if applicable) may be substantially less than the total amount of premiums paid.

Automatic Exchange of Financial Account Information

Over 100 countries and jurisdictions around the world have committed to adopt new rules for automatic exchange of financial account information ("AEOI"). Under the new rules, financial institutions are required to identify account holders who are foreign tax residents and report certain information regarding their investment income and account balance to the local tax authority where the financial institution operates. When countries or jurisdictions start exchanging information on an automatic basis, the relevant local tax authority where the financial account is maintained will then provide this information to the tax authority of the account holder's country of tax residence. This information exchange will be conducted on a regular, annual basis.

Hong Kong has adopted the new rules into its legislation (please see the Inland Revenue (Amendment) (No. 3) Ordinance 2016 ("the Amendment Ordinance") which came into effect on 30 June 2016). Therefore, the above requirements will be applicable to financial institutions in Hong Kong including Prudential. Under these rules, certain policyholders of Prudential are considered as "account holders". Financial institutions in Hong Kong including Prudential are required to implement due diligence procedures to identify account holders (i.e. policyholders in case where the financial institution is an insurance company) and in the case where the account holder is an entity, its "controlling persons", who are foreign tax residents, and report this information to the Inland Revenue Department ("IRD") if required. The IRD may transfer this information to the country of tax residence of such account holders.

In order to comply with the law, Prudential may require you, the account holder, to:

- (1) complete and provide us with a self-certification form with information regarding your tax residence status, your tax identification number in your country or countries of tax residence, your date of birth, and in the case where the policyholder is an entity (for example, a trust or a company), the classification of the entity that holds the policy and information regarding "controlling persons" of such entities;
- (2) provide us all required information and documentation for complying with Prudential's due diligence procedures; and
- (3) advise us of any change in circumstances which affect your tax residence status and provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

According to the due diligence procedures set out in the Amendment Ordinance, self-certifications are required from account holders for all new accounts. As for pre-existing accounts, if a reporting financial institution has doubts about the tax residence of an account holder, it may require a self-certification from the account holder to verify its tax residence.

Prudential cannot provide you with any tax or legal advice. If you have doubts about your tax residence you should seek professional advice. You should seek independent professional advice on the impact that AEOI may have on you or your policy.

An account holder who knowingly or recklessly provides a statement that is misleading, false or incorrect in a material particular in making a self-certification to a reporting financial institution is liable on conviction to a fine at level 3 (HKD 10,000).

For further information on the implementation of the Common Reporting Standard and AEOI in Hong Kong, please refer to the IRD website: www.ird.gov.hk/eng/tax/dta_aeoi.htm.

Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

Notes

PRUhealth critical illness multi-care prestige is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this 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 brochure does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in this brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.

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.

Please cross your cheque and make it payable to “Prudential Hong Kong Limited”.

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