

# PRUlife coupon saver

The simple and stable way to help secure you and your family's financial future

Life & Savings Insurance

  
**PRUDENTIAL**  
保 誠 保 險

Listening. Understanding. Delivering.



# PRUlife coupon saver

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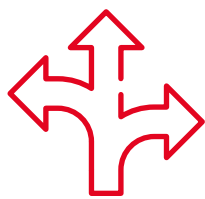
When you are saving for something as important as retirement or your children's education, the simple, stable solutions are often the best.

**PRU**life coupon saver gives you regular returns through guaranteed cash coupons and a non-guaranteed terminal dividend. It also safeguards your family finances with life and accidental death cover. We will also pay your plan's future premiums to maintain your family's cover if the policyholder unfortunately passes away because of an accident.

## Plan highlights



Guaranteed regular and steady payments until you are aged 100



Flexible payout options to meet your financial needs



Further boost your long-term savings with a non-guaranteed terminal dividend



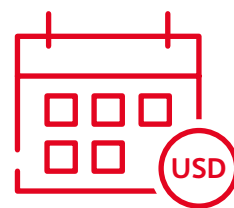
Pass on your wealth with ease



Financial protection against accidental death



Sign and go – no need for health information



Choice of 5 or 10 years premium terms in USD

# The benefits

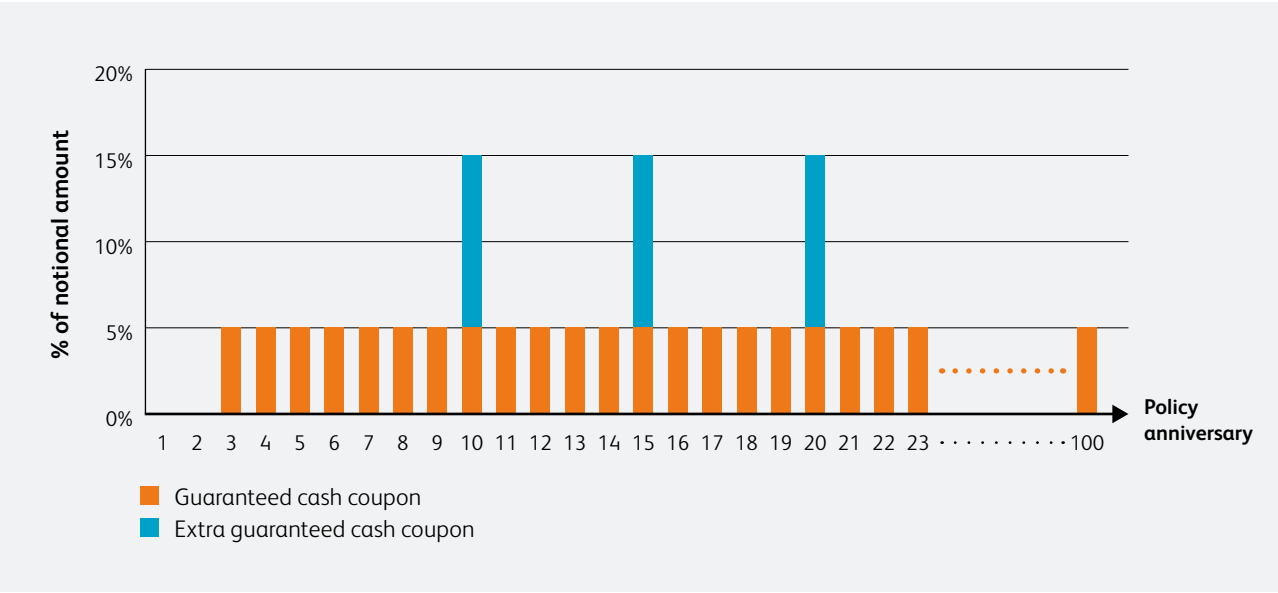


## Guaranteed regular and steady payments until you are aged 100

Your money grows steadily through a series of guaranteed cash coupons. **Each year**, starting from the **3<sup>rd</sup>** policy anniversary until you reach age 100, we pay you a **guaranteed cash coupon** equal to **5%** of the notional amount, so you can see your money growing steadily in your **PRUlife** coupon saver year on year.

We also add **extra guaranteed cash coupons**, giving you an **additional 10%** of the notional amount on your policy's **10<sup>th</sup>, 15<sup>th</sup> and 20<sup>th</sup>** policy anniversaries.

Your policy will have a “notional amount”, an amount we use to calculate the premiums, guaranteed cash value, guaranteed cash coupons and other policy values of the plan. This notional amount does not represent the amount of death benefit payable. Any change to this notional amount will lead to a corresponding change in the premiums, guaranteed cash value, guaranteed cash coupons and other policy values of the plan.





### **Flexible payout options to meet your financial needs**

You can simply take your money to use as you wish or leave your guaranteed cash coupons in the plan's accumulation account to earn non-guaranteed interest.



### **Further boost your long-term savings with a non-guaranteed terminal dividend**

**PRU**life coupon saver is a Shareholder-backed Participating Plan that gives you regular returns as well as life and accidental death cover.

The plan not only offers a guaranteed cash value, but also allows your money to grow through a non-guaranteed terminal dividend.

We will pay the guaranteed cash value when you surrender or terminate the policy on or after the 3<sup>rd</sup> policy anniversary.

We may also pay the non-guaranteed one-off terminal dividend when your policy matures, you surrender it or claim for the death benefit on or after the 3<sup>rd</sup> policy anniversary.

Please also refer to our brochure on Shareholder-backed Participating Plans available at <https://pruhk.co/shareholderpar-en> 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.



## **Good to know**

### **Backing your policy returns**

We invest in various types of assets to back your policy returns. For equity-type securities, we invest globally with an aim to achieve diversification, and your policy values are subject to foreign exchange movements between the currency denominations of the equity-type securities and your policy currency. For fixed-income securities, we primarily invest in those denominated in USD, and currency hedging may be used if the currency of the fixed-income securities is different from the underlying policy denomination.

The amount of the non-guaranteed terminal dividend is subject to the performance of our investments, which include equity-type securities and fixed-income securities, and may move up or down over time. Returns from equity-type securities are generally more volatile than fixed-income securities, and foreign exchange movements can be large. For this plan, we will allocate a considerable portion of our investments to equity-type securities (up to 53%; refer to "The investment mix of your plan" section below for details), and therefore the movement of the amount of the non-guaranteed terminal dividend can be large. We may determine and declare the dividend more frequently than on an annual basis at our sole discretion. You should note the investment mix of this plan and more details in the "Investment philosophy" and "Key risks" sections below.



### Pass on your wealth with ease

So you are free to pass on your wealth as you choose to your family, we will pay a death benefit to your beneficiary if the person covered by the policy (the “life assured”) passes away while the plan is in force.

You can choose how you would like the death benefit to be paid while the life assured is still alive. We can pay the death benefit to your beneficiary in a lump sum or in monthly instalments or a mix of both – it is your choice. These options give you the flexibility to assure your loved ones’ financial future.



### Financial protection against accidental death



#### Accidental death benefit for your family’s financial security

If the life assured has a fatal accident before the end of the premium term, we will help ease the financial burden on your family by paying an **extra** accidental death benefit. This is equal to 100% of the total basic premiums you paid.



#### Payor accidental death protection

If the policyholder sadly passes away in an accident before the end of the premium term, we will pay a lump sum equal to the remaining premiums due of their **PRU**life coupon saver. This secures your family’s finances at the time need it most. They can use the money as they choose; perhaps to cover future premiums to keep the policy in force.

If the policyholder who passes away in the accident is also the life assured, we will pay the accidental death benefit but not the payor accidental death protection.



### Sign and go – no need for health information

You do not need to provide any medical information to take out a **PRU**life coupon saver. We only need medical information if your total annualised premium exceeds USD 250,000 for all the **PRU**life coupon saver policies taken out under the same life assured in the past 24 months.



### Choice of 5 or 10 years premium terms in USD

You can pay your premium for 5 or 10 years whichever fits your financial situation best.

We offer a premium discount if your policy’s notional amount is USD 8,000 or more.



### A range of supplementary benefits

We offer a suite of supplementary benefits, including accident, disability, critical illness and medical cover. Some of these require you to undergo medical tests before we can issue the policy, and age restrictions may also apply.

## More about the plan

### Plan type

Basic plan

(When this plan is a basic plan, it means you can choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time.)

### Benefit term

On the policy anniversary following the life assured's age 100

### Premium term/Issue age/Currency

Premium term	Issue age (age next birthday [ANB])	Currency
5-year	1 – 65	USD
10-year	1 – 60	USD

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

### Premium structure

Designated premium rate for each premium term. The same premium rate applies across all ages (regardless of gender and smoking class) within each premium term.

### Guaranteed cash coupons

- We will pay 5% of the notional amount on each policy anniversary starting from the 3<sup>rd</sup> policy anniversary until the end of the benefit term.
- Also, we will pay an extra 10% of the notional amount on your policy's 10<sup>th</sup>, 15<sup>th</sup> and 20<sup>th</sup> policy anniversaries.

### Payout options for guaranteed cash coupons

You can choose from the following options for your guaranteed cash coupons:

- **Accumulation**
  - You can choose to leave the cash coupons in the accumulation account to earn non-guaranteed interest.
- **Direct payout**
  - We will pay your cash coupons directly into your HKD bank account in Hong Kong; or
  - We will pay them with a cheque in either HKD or USD depending on your preference.
  - If the cash coupons are paid in HKD, the exchange rate will be determined by us and may vary from time to time.
- **Future premium settlement**
  - You can deposit the cash coupons in the premium deposit account to pay your plan's future premiums and/or any levies.

### Accumulation account

- We may change the annual rate of interest we pay on money in the accumulation account from time to time at our sole discretion. This means the rate is not guaranteed.
- The actual rate depends on several factors. These may include:
  - investment performance;
  - liquidity requirements;
  - policyholders' withdrawal from the account; and
  - the yields available in the market.
- If interest rates stay low for a persistently long period so that the effective interest rate earned on the accumulation account is less than the rate illustrated in the proposal, the actual accumulation account balance will be lower than we have illustrated.

### Terminal dividend

- The terminal dividend is a one-off non-guaranteed dividend.
- We normally declare the dividend annually and according to our declared dividend rates. We may change the dividend rates from time to time. The dividend is not guaranteed. We will declare the dividend for your plan from its 3<sup>rd</sup> policy anniversary.
- After each declaration of terminal dividend, the value may be adjusted and could be reduced comparing to previous declarations. As a result, the death benefit and surrender value may be lower than in previous years as well.
- The declared dividend may rise and fall and does not accumulate within the policy or form a permanent addition to the policy's value.
- We have the right to determine dividend rates and frequency of declaration at our sole discretion.

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## Death benefit and its settlement option

- If the life assured passes away while the policy is still in force, we will pay the beneficiary a death benefit equal to:
  - the **higher** of:
    - > guaranteed cash value **plus** the terminal dividend (if any); and
    - > 105% of the total basic premiums you paid **less** the total guaranteed cash coupons paid;
  - **plus** the value of accumulation account (if any);
  - **less** any outstanding loans and interest.
- Death benefit settlement option:
  - You can decide, while the life assured is still alive, whether we pay your beneficiary the death benefit in a lump sum or as a series of monthly instalments or a mix of the 2. If the death benefit amount you opt to settle by monthly instalments is less than a certain amount, as determined by us, we will only pay the death benefit in a lump sum.
  - You can choose to settle the monthly instalments in a certain number of year options provided by us.
  - If you choose the monthly instalment option, your beneficiary will receive the death benefit of a fixed amount on a monthly basis and earn an interest on the remaining death benefit amount. We will pay the accumulated interest in the last instalment. We will determine the interest rate from time to time. This means the rate is not guaranteed and it depends on several factors including investment performance and the yields available in the market.
  - The beneficiary cannot make any changes to the way we pay the benefits at any time.
  - The remaining balance of the death benefit, which we pay by monthly instalments, will not participate in the Shareholder-backed Participating Fund or benefit from its profits.

## Accidental death benefit

- We will pay this if the life assured passes away within 90 days from the date of an accident. The accident must have happened before the end of the premium term.
- We will pay the accidental death benefit but not the payor accidental death protection if:
  - the life assured who passes away in the accident is also the policyholder; or
  - the life assured and the policyholder are different, but pass away in the same accident.
- We will pay the accidental death benefit for each policy once only.
- We will pay the benefit to your beneficiary equal to 100% of the total basic premiums you paid.
- We cap the total benefit amount under all in-force **PRU**life coupon saver at USD 125,000 for the same life assured.

## Payor accidental death protection

- We will pay this if the original policyholder passes away within 90 days from the date of an accident. The accident must have happened before the end of the premium term.
- We will pay the accidental death benefit but not the payor accidental death protection if:
  - the life assured who passes away in the accident is also the policyholder; or
  - the life assured and the policyholder are different, but pass away in the same accident.
- The protection amount is equal to 100% of the remaining premiums due of your **PRU**life coupon saver after the accidental death of the policyholder.
- We cap the total protection amount under all in-force **PRU**life coupon saver at USD 125,000 for the same policyholder.
- We will deposit the protection amount in the premium deposit account of the policy for paying the future premiums. You can withdraw this money if you need to.
- We will terminate this benefit when the first of these happens:
  - the ownership of the policy is changed; or
  - the policy has been assigned.



## Maturity benefit

When your plan reaches the end of its benefit term, we will pay a maturity benefit equal to:

- the guaranteed cash value;
- **plus** the terminal dividend (if any);
- **plus** the value of the accumulation account (if any);
- **less** any outstanding loans and interest.

## Surrender value

When you surrender your policy, we will pay a surrender value equal to:

- the guaranteed cash value;
- **plus** the terminal dividend (if any);
- **plus** the value of the accumulation account (if any);
- **less** any outstanding loans and interest.

## Cash value withdrawal

- You can choose to withdraw the guaranteed and non-guaranteed cash value from the policy by reducing the notional amount.
- If the notional amount reduces, the subsequent premium payments, guaranteed cash value, guaranteed cash coupons, terminal dividend (if any) and total basic premiums paid used for calculating the benefits will also be reduced. Therefore, any cash value you withdraw will reduce the death benefit, accidental death benefit, payor accidental death protection and surrender value payable.

## Policy loan

- To offer you extra financial flexibility in times of need, you can borrow up to 80% of your policy's guaranteed cash value, while keeping the policy in force, as a policy loan.
- We will charge interest on policy loans from the date you take them out until they are fully repaid.
- We calculate interest at a rate we determine, which we may change from time to time, and it is compounded annually (in other words, generating "interest on interest").
- If you have taken out a loan on your policy, we will deduct any outstanding loans and interest from all applicable insurance benefits before we pass the remaining money to you. This means your insurance benefits may be lower than the amounts available without taking out a policy loan.
- If at any time the total outstanding amount (including interest) you owe us under the policy exceeds 90% of the guaranteed cash value of the policy, we will terminate the policy immediately and pay you the surrender value less any outstanding loans and interest,

you may receive an amount considerably less than the premiums you paid, as well as losing the policy's coverage.

- There is more information on the policy loan and the interest rate we charge at <https://pruhk.co/cs-policy-payment-en>.

## Total annualised premium

The calculation of the total annualised premium is equal to 100% of the annualised regular premium of the basic plan. When calculating the total annualised premium for the life assured, all policies will be added together.

## Premium discount

Premium discount per USD 1,000 notional amount.

Notional amount	≥ USD 8,000	≥ USD 14,000	≥ USD 20,000
5-year premium term	5.9	8.9	10.4
10-year premium term	3.2	4.8	5.6

Notional amount	≥ USD 40,000	≥ USD 60,000
5-year premium term	12.4	15.8
10-year premium term	6.7	8.5

E.g. If the notional amount is USD 50,000, the premium discount for a 5-year premium plan would be USD 620 (USD 50,000 / 1,000 X 12.4).

## Termination of this plan

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

- the death of the life assured; or
- the plan reaches the end of its benefit term (on the policy anniversary following the life assured's age 100); or
- you fail to pay the 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
- you surrender the policy; or
- once the total outstanding loans and interest are more than 90% of the guaranteed cash value of this policy.



## Bonus philosophy

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Policyholders of the Shareholder-backed Participating Plans shall enjoy a fair share of the relevant experience of the Shareholder-backed Participating Fund (the “Fund”) through the addition of non-guaranteed bonus. We aim to protect all policyholders’ respective rights and reasonable expectations by providing payments that are fair across different groups of policyholders. While the value of the plan is mostly affected by the overall performance of the Fund, smoothing may be applied to produce more stable returns over the long-term.

### Factors affecting the bonus

- The non-guaranteed bonus of the plan includes a terminal dividend. The dividend 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 the underlying investment portfolio of the plan and accumulation account. 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 (a measure of how long policyholders keep their policies) and any partial surrenders of a group of policies may impact the dividend 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 <https://pruhk.co/bonushistory-SHPAR-en> explains the bonus history.

# Investment philosophy

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## 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-denominated policies
Fixed-income securities	47%
Equity-type securities	53%

Our guaranteed liabilities to the policyholders are mainly supported by fixed-income securities. The proportion of equity-type securities is also adjusted with reference to market environment. For example, the proportion of equities is generally lower when the interest rate level is low, and higher when interest rates rise (subject to the long-term target equity allocation).

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 invest the amount in the accumulation account mainly in fixed-income securities.

**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 <https://pruhk.co/investmentmix-en>.**

## Key risks

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### 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.

### How may long-term target asset allocations affect the value of your plan?

You should note that the current long-term target asset allocation of this plan, as disclosed in “The investment mix of your plan” section above, will affect the non-guaranteed terminal dividend of your plan. The amount of the non-guaranteed terminal dividend is subject to the performance of our investments, which include equity-type securities and fixed-income securities, and may move up or down over time. Returns from equity-type securities are generally more volatile than fixed-income securities, and foreign exchange movements can be large. For this plan, we will allocate a considerable portion of our investments to equity-type securities, and therefore the movement of the amount of the non-guaranteed terminal dividend can be large.

### 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 (i.e., the benefit payouts might not be able to cover your future needs), 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.

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## 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](http://www.ird.gov.hk/eng/tax/dta_aeoi.htm).

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### Need more details? Get in touch

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

### Notes

**PRUlife coupon saver 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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