

PRULife Protector II

Looking after every stage of your life with whole life protection, retirement saving and legacy planning

Life & Savings Insurance



Listening. Understanding. Delivering.



Policy Reverse Mortgage Programme – Eligible Life Insurance Plan



PRULife Protector II

You can never control what will happen in the next stage of your life, but you can make sure you are prepared to face it. **PRULife Protector II** offers whole life and accidental death cover to protect your family should the worst happen. It also helps you save for your retirement and lets you leave a legacy to support your goals at each stage of your life. And, should the policyholder unfortunately pass away because of an accident, we pay their future premiums to keep protecting their family.

Plan highlights



Additional death benefit to give your family more financial protection



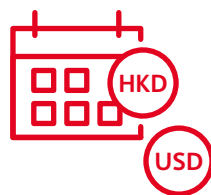
Long-term savings to help you plan through retirement and beyond



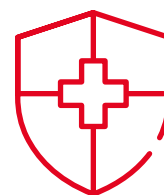
Leave a lasting legacy for your family



Financial protection against accidental death for the life assured (the “person covered by the policy”) and the policyholder



Choice of 5, 10, 15, 20, 25 or 30 year premium terms in HKD or USD



Supplementary benefits to enhance your protection

The benefits



Additional death benefit to give your family more financial protection

Whatever premium term you choose, **PRULife Protector II** offers protection for life with a **death benefit** equal to **100%** of the sum assured.

As your family's breadwinner, it is natural to want to make sure they are financially secure should the worst happen. That is why we will pay an **additional death benefit** if the life assured unfortunately passes away **before the 30th policy year**.

In the **first 20 policy years**, this **additional death benefit** is an **extra 100%** of the sum assured. Then, to help balance the cost of cover with your family's growing independence, the plan matches your decreasing commitments by reducing the additional death benefit by 10% of the sum assured each year for 10 consecutive years.

Additional death benefit schedule	
Policy year	% of the sum assured
First 20 policy years	100%
21 st	90%
22 nd	80%
23 rd	70%
24 th	60%
25 th	50%
26 th	40%
27 th	30%
28 th	20%
29 th	10%
30 th policy year and thereafter	0%



Long-term savings to help you plan through retirement and beyond

After working hard to create financial security for your family, it is time to plan for your own future. **PRULife Protector II** can boost your savings in **3 ways**: through a **guaranteed cash value**, a **non-guaranteed reversionary bonus** and a **non-guaranteed special bonus**. That means you can save for your retirement and put plans in place to pass on your wealth for the future.



Guaranteed cash value

The guaranteed cash value of your plan keeps growing while your money is in the plan. We pay this when you surrender or terminate the policy.



Non-guaranteed bonuses

PRULife Protector II is a With-Profits Plan that lets you earn potential returns through **2** non-guaranteed bonuses: a **reversionary bonus** and a **special bonus**.

By participating in our With-Profits Fund through the plan, you can receive your share of distributable profits, if any, from our With-Profits Fund in the form of non-guaranteed bonuses. No less than 90% of the distributable profit from our With-Profits Fund will be allocated to With-Profits policyholders. The calculation of the distributable profit of With-Profits Fund is performed separately and is not the same as that of the total profits of Prudential Hong Kong Limited.

There is more about our bonuses in the "More about the plan" section below.

Please also refer to our brochure on With-Profits Plans available at <https://pruhk.co/withprofits-en> for information (such as investment philosophy and bonus philosophy) on your With-Profits Plan and the operation of a With-Profits 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, 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 bonuses, especially special bonus, 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 50%; refer to “The investment mix of your plan” section below for details), and therefore the movement of the amount of the non-guaranteed special bonus can be large. We may determine and declare the bonuses 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.



Leave a lasting legacy for your family

So you are free to pass on your wealth as you choose to your family simply and easily, we will pay a death benefit to the beneficiary you choose if the life assured passes away while the plan is in force.

You can decide, while the life assured is still alive, whether to pay the death benefit to your beneficiary in a lump sum, monthly instalments or a mix of both to secure your loved ones’ financial future.

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.



Choice of 5, 10, 15, 20, 25 or 30 year premium terms in HKD or USD

You can pay your premiums over 5, 10, 15, 20, 25 or 30 years – whichever suits you best. The plan offers different currency options, including HKD and USD.



Financial protection against accidental death for the life assured and the policyholder



Accidental death benefit

If the life assured unfortunately passes away in an accident before the 5th policy anniversary or the end of the premium term, whichever is later, we will help ease their family’s financial burden by paying an **extra accidental death benefit**. This is equal to 100% of the total basic premiums you paid.



Supplementary benefits to enhance your protection

You can attach any of our range of supplementary benefits to enhance your protection, including accident, disability, critical illness and medical coverage, to your regular-premium **PRULife Protector II**. Some supplementary benefits need medical tests or have an age limit when you apply.



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 that would cover their future **PRULife Protector II** premiums, as a **payor accidental death protection**. Families can use this to keep the plan’s protection in place.

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

Whole life

Premium term/Issue age/Currency option

Premium term	Issue age (ANB)	Currency option
5-year	1 – 65	HKD/USD
10-year	1 – 65	HKD/USD
15-year	1 – 60	HKD/USD
20-year	1 – 55	HKD/USD
25-year	1 – 50	HKD/USD
30-year	1 – 45	HKD/USD

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

Premium structure

We will apply the designated premium rate for each issue age, gender, premium term, currency and smoking class of the life assured.

Bonuses

- The plan consists of 2 types of non-guaranteed bonuses: a reversionary bonus and a special bonus. These may be considered as an annual bonus and a one-off bonus respectively.
- We normally declare bonuses at least annually and according to our declared bonus rates. We may change the bonus rates from time to time. The bonuses are not guaranteed.
- We will declare the bonuses for your plan from its 3rd policy anniversary.
- The declared bonuses have a face value which we will pay out if the life assured passes away.
- The reversionary bonus can accumulate within the policy, allowing your savings to grow with time. Once declared, the face value of the reversionary bonus is guaranteed.
- The special bonus is an additional one-off bonus; the declared bonus may rise and fall and does not accumulate within the policy. It does not form a permanent addition to the policy value.

- After each declaration of special bonus, 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 bonuses also have non-guaranteed cash values which we determine by variable cash value discount factors. We may apply different cash value discount factors to the reversionary and special bonuses. If you surrender or terminate your policy (other than when the life assured passes away), we will pay the bonuses' non-guaranteed cash value – not their face value.
- You may encash the cash value of the accumulated reversionary bonus and its corresponding special bonus from the policy on request, although this will reduce the long-term value of the policy.
- We have the right to determine bonus rates, cash values and frequency of declaration at our sole discretion.

Death benefit and its settlement option

- If the life assured unfortunately passes away, we will pay a death benefit equal to:
 - 100% of the sum assured;
 - plus** an additional death benefit as shown in the below table;
 - plus** the face value of the reversionary bonus (if any) and the face value of the special bonus (if any).

Additional death benefit schedule

Policy year	% of the sum assured
First 20 policy years	100%
21 st	90%
22 nd	80%
23 rd	70%
24 th	60%
25 th	50%
26 th	40%
27 th	30%
28 th	20%
29 th	10%
30 th policy year and thereafter	0%

- We will reduce the death benefit by 50% in the unfortunate event that the life assured passes away before age 1; if the life assured passes away at or after age 1 but before age 2, we will reduce it by 25%.
- In addition, we will deduct any loans and interest from the amount of death benefit we pay.
- 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 instalment 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 each month 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 With-Profits 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 5th policy anniversary or the end of the premium term, whichever is later.
- 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 **PRULife Protector II** at HKD 1,000,000 for the same life assured. When calculating the cap, we will add all policies in different currencies together based on the exchange rate we determine.

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 **PRULife Protector II** after the accidental death of the policyholder.
- We cap the total protection amount under all in-force **PRULife Protector II** at HKD 1,000,000 for the same policyholder. When calculating the cap, we will add all policies in different currencies together based on the exchange rate we determine.
- 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:
 - you change the ownership of the policy; or
 - you assign the policy.

Surrender value

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

- the guaranteed cash value;
- **plus** the non-guaranteed cash value of the reversionary bonus (if any), and the non-guaranteed cash value of the special bonus (if any);
- **less** any loans and interest.

Cash value withdrawal

- You can choose to withdraw the guaranteed and non-guaranteed cash value from the policy by reducing the sum assured.
- If the sum assured reduces, the subsequent guaranteed cash value, bonuses (if any) and your 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.

Premium discount

Premium discount per HKD/USD 1,000 sum assured.

Sum assured			
Premium term	≥ HKD 240,000/ USD 30,000	≥ HKD 400,000/ USD 50,000	≥ HKD 600,000/ USD 75,000
5-year	2.1	3.9	4.8
10-year	1.1	2.1	2.5
15-year	0.9	1.6	2.0
20-year	0.8	1.4	1.7
25-year	0.7	1.3	1.6
30-year	0.7	1.3	1.6

Sum assured			
Premium term	≥ HKD 1,000,000 /USD 125,000	≥ HKD 2,000,000 /USD 250,000	≥ HKD 4,000,000 /USD 500,000
5-year	5.5	6.0	6.3
10-year	2.9	3.2	3.3
15-year	2.3	2.5	2.6
20-year	2.0	2.2	2.3
25-year	1.9	2.1	2.2
30-year	1.8	2.0	2.1

E.g. If the sum assured is HKD 800,000, the premium discount for a 15-year premium plan would be HKD 1,600 (HKD 800,000/1,000 X 2.0).

Termination of this plan

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

- the death of the life assured; or
- 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
- you surrender the policy; or
- once the total outstanding loans and interest are more than 90% of the total of guaranteed cash value and cash value of the reversionary bonus of this policy.

Bonus philosophy

Policyholders of the With-Profits Plans shall enjoy a fair share of the relevant experience of the With-Profits 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 bonuses

- The plan consists of 2 types of non-guaranteed bonuses: a reversionary bonus and a special bonus. The bonuses we pay are not guaranteed and are subject to review and adjustment at our discretion. Factors that may affect them 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 (a measure of how long policyholders keep their policies) 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 <https://pruhk.co/bonushistory-WPPAR-en> explains the bonus history.

Investment philosophy

Investment strategy

We aim to protect the rights and manage the reasonable expectations of all With-Profits 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 With-Profits 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	50%
Equity-type securities	50%

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. A small portion of properties and other equity-like investments may be included to further improve long-term return and diversification.

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 <https://pruhk.co/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.

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 bonuses of your plan. The amount of the non-guaranteed bonuses, especially special bonus, 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 special bonus 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.

Important information

Important notes for Policy Reverse Mortgage Programme (“PRMP”)

Please note that this product is an eligible life insurance plan under PRMP, but it does not necessarily mean that your PRMP application will be approved. The eligibility of this product under the PRMP is based on the features of the product. Therefore, you and your life insurance policy are still required to meet all the eligibility requirements under PRMP before you apply for the policy reverse mortgage loan.

Any general information provided on PRMP is for your reference only, and you should not make any decisions based on such information alone. You should always seek for advice from professional bodies if you have any doubts. Please note that the information provided is subject to change including the eligibility criteria for PRMP. We do not take any responsibility to inform you about any changes and how they may affect you. The Policy Reverse Mortgage Programme is operated by HKMC Insurance Limited, a wholly-owned subsidiary of The Hong Kong Mortgage Corporation Limited. For further information, please refer to The Hong Kong Mortgage Corporation Limited website: www.hkmc.com.hk.

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

PRULife Protector II 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”.

This brochure is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.



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