

Summary Information for Investment Choices



PRUDENTIAL
英國保誠

Investment-linked Insurance

Listening. Understanding. Delivering.





26 February 2021

Addendum No. 1 to Summary Information for Investment Choices

This “Addendum No. 1 to Summary Information for Investment Choices” should be issued and read in conjunction with the Product Key Facts Statements (if applicable), the Product Brochures of the investment-linked insurance policies[#] listed in the section “Notes” below and the Summary Information for Investment Choices which is dated January 2021.

Merger of Allianz Global Agricultural Trends Fund (Code: AAT)

With effect from 10 March 2021, Allianz Global Investors Fund – Allianz Global Agricultural Trends (i.e. the existing corresponding reference fund of Allianz Global Agricultural Trends Fund) will be merged into Allianz Global Investors Fund – Allianz Food Security. As a result of this merger, the name of investment choice, code, name of corresponding reference fund and asset class of Allianz Global Agricultural Trends Fund set out on page 8 of the Summary Information for Investment Choices under the section of “List of Investment Choices” will be replaced as follows:

“

	Before the merger	After the merger (With effect from 10 March 2021)
Name of Investment Choice	Allianz Global Agricultural Trends Fund	Allianz Food Security Fund
Code	AAT	AFS
Name of corresponding reference fund	Allianz Global Investors Fund – Allianz Global Agricultural Trends	Allianz Global Investors Fund – Allianz Food Security
Asset class	Equity – Sector/Agriculture	Equity – Theme/ESG (Environmental, Social and Governance)

”

Except for the above changes, no other information has been changed.

For detailed information on fund objectives, policies, risk factors and all fees and charges of the reference fund of the above-mentioned Investment Choice, please refer to the relevant offering documents of the reference fund which will be made available by Prudential Hong Kong Limited (“Prudential”) upon request.

The Investment Choices can have very different features and risk profiles. Some of them may even be of high risk. Your return on investment is calculated with reference to the performance of the reference funds of the Investment Choices. Performance of such Investment Choices may not be identical to the performance of the corresponding reference funds due to the differences in currency and/or rounding mechanism for valuation. Return on investment under the investment-linked insurance policies will be subject to the charges of the policy and may be lower than the return on the Investment Choices or reference funds.

Notes

#The investment-linked insurance policies mentioned above are **PRU**link portfolio investment plan, **PRU**link single premium investment plan, **PRU**link investment plan (**PRU**link investment plan was closed for new business since 20 January 2015), **PRU**link smart wealth builder (**PRU**link smart wealth builder was closed for new business since 30 November 2013), **PRU**link wealth builder (**PRU**link wealth builder was closed for new business since 1 February 2010), **PRU**retirement extra (**PRU**retirement extra was closed for new business since 1 January 2015), **PRU**kid extra (**PRU**kid extra was closed for new business since 1 January 2015), **PRU**Ulink optimiser plus (**PRU**link optimiser plus was closed for new business since 20 January 2015), **PRU**link assurance plus (**PRU**link assurance plus was closed for new business since 1 October 2013), **PRU**link assurance (**PRU**link assurance was closed for new business since 1 October 2013), **PRU**link investlife (**PRU**link investlife was closed for new business since 1 January 2015), **PRU**flexilife (**PRU**flexilife was closed for new business since 25 June 2011), Investment Plus (Investment Plus was closed for new business since 1 January 2015), **PRU**link maxisavings (**PRU**link maxisavings was closed for new business since 16 August 2007) and **PRU**link protector (**PRU**link protector was closed for new business since 14 November 2005). The Product Brochures, Product Key Facts Statements, the Summary Information for Investment Choices and this “Addendum No. 1 to Summary Information for Investment Choices” together constitute the offering documents of the above mentioned investment-linked insurance policies.

Information of the reference fund contained herein has been derived from materials provided by Allianz Global Investors Fund which Prudential believes to be reliable.

The above sets out the full content of this “Addendum No. 1 to Summary Information for Investment Choices”.

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Important Note

- The investment choices (“Investment Choices”) listed in the Summary Information for Investment Choices are available under investment-linked insurance policies[#] issued by Prudential Hong Kong Limited (“Prudential”) only. You rely on Prudential’s creditworthiness and your investments are subject to the credit risk of Prudential.
- The Investment Choices can have very different features and risk profiles. Some of them may even be of high risk. The reference funds of some investment choices are derivative funds with net derivative exposure exceeding 50% of their net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choices. You are strongly advised to exercise caution in relation to such investment choice(s).
- Your return on investment is calculated with reference to the performance of the reference funds of the Investment Choices. Performance of such Investment Choices may not be identical to the performance of the corresponding reference funds due to the differences in currency and/or rounding mechanism for valuation.
- Return on investment under the investment-linked insurance policies will be subject to the charges of the policy and may be lower than the return on the Investment Choices or reference funds.
- The premiums you pay towards the investment-linked insurance policies will become part of the assets of Prudential. You do not have any rights or ownership over any of these assets. Your recourse under the investment-linked insurance policies is against Prudential only.
- Termination or early surrender of investment-linked insurance policies may result in substantial loss of your investment and premium paid. Poor performance of reference fund may further magnify your investment losses, while all charges are still deductible.
- You should not purchase investment-linked insurance policies unless you understand it and it has been explained to you how it is suitable for you. The final decision is yours.
- For detailed information of the reference funds, please refer to the relevant offering documents of the reference funds*. You can contact Prudential’s Customer Service Hotline (2281 1333) for the latest offering documents of the reference funds.
- **YOU ARE STRONGLY RECOMMENDED** to read this Summary Information for Investment Choices and the offering documents of respective reference funds* carefully.

[#] This Summary Information for Investment Choices should be issued and read in conjunction with the Product Brochures of PRUlink portfolio investment plan, PRUlink single premium investment plan, PRUlink investment plan (PRUlink investment plan was closed for new business since 20 January 2015), PRUlink smart wealth builder (PRUlink smart wealth builder was closed for new business since 30 November 2013), PRUlink wealth builder (PRUlink wealth builder was closed for new business since 1 February 2010), PRUretirement extra (PRUretirement extra was closed for new business since 1 January 2015), PRUkid extra (PRUkid extra was closed for new business since 1 January 2015), PRUlink optimiser plus (PRUlink optimiser plus was closed for new business since 20 January 2015), PRUlink assurance plus (PRUlink assurance plus was closed for new business since 1 October 2013), PRUlink assurance (PRUlink assurance was closed for new business since 1 October 2013), PRUlink investlife (PRUlink investlife was closed for new business since 1 January 2015), PRUflexilife (PRUflexilife was closed for new business since 25 June 2011), Investment Plus (Investment Plus was closed for new business since 1 January 2015), PRUlink maxisavings (PRUlink maxisavings was closed for new business since 16 August 2007) and PRUlink protector (PRUlink protector was closed for new business since 14 November 2005). The Product Brochures, Product Key Facts Statements and the Summary Information for Investment Choices together constitute the offering documents of the above mentioned investment-linked insurance policies.

* The offering documents of reference funds are made available at the Customer Service Centre of Prudential at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong.

This Summary Information for Investment Choices sets out information of investment choices. Your return on investment from the investment choices is calculated with reference to the performance of the reference funds of the investment choices. "Reference funds" refer to individual SFC authorised funds. Your investment into the investment choices are subject to different risks associated with the reference funds of the investment choices. For details of risk associated with individual reference funds, please refer to their respective offering documents which are made available by Prudential upon request.

All units allocated under your investment-linked insurance policy with us are notional and solely for the purpose of determining the account value of your policy. You are NOT investing directly in the reference funds of the investment choices. You do not have any rights or ownership over these reference funds.

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FY 2001 Adjustments to Current Value	Current Value Comprehensive Basis
58,143	1,489
(51)	325
	9,959



List of Investment Choices

We offer a range of investment choices across different asset classes, geographies and investment strategies to help customer achieve their financial objective.

You should refer to the Product Brochure of the respective investment-linked insurance policies for the charges of the policies.

You should read the offering documents (including the product key facts statements) of the reference funds, which are available from Prudential upon request, for details of the reference funds (including, without limitation, their investment objectives and policies, risk factors and charges).

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – ASEAN						
Barings ASEAN Frontiers Fund	BAF	Barings International Umbrella Fund – Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
JPMorgan ASEAN Fund	JAS	JPMorgan ASEAN Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
Equity – Asia Pacific						
JPMorgan Pacific Securities Fund	JPS	JPMorgan Pacific Securities Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
Equity – Asia Pacific (ex Japan)						
Allianz Total Return Asian Equity Fund	ATR	Allianz Global Investors Fund – Allianz Total Return Asian Equity	Allianz Global Investors GmbH	AT	USD	USD
BlackRock Asian Growth Leaders Fund	BAL	BlackRock Global Funds – Asian Growth Leaders Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Eastspring Investments Asian Equity Fund	EAE	Eastspring Investments – Asian Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments Asian Low Volatility Equity Fund	ELV	Eastspring Investments – Asian Low Volatility Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Asian Special Situations Fund	FAS	Fidelity Funds – Asian Special Situations Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
FSSA Asian Equity Plus Fund	FAE	First Sentier Investors Global Umbrella Fund plc – FSSA Asian Equity Plus Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Invesco Asia Opportunities Equity Fund	IAO	Invesco Funds – Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A Acc	USD	USD
Templeton Asian Growth Fund	TAG	Franklin Templeton Investment Funds – Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Emerging Markets						
Aberdeen Standard SICAV I Latin American Equity Fund	ALA	Aberdeen Standard SICAV I – Latin American Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
Fidelity Emerging Europe Middle East and Africa Fund	FEA	Fidelity Funds – Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Fidelity Emerging Markets Fund	FEM	Fidelity Funds – Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Fidelity Latin America Fund	FLA	Fidelity Funds – Latin America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
JPM Emerging Markets Equity Fund	JEM	JPMorgan Funds – Emerging Markets Equity Fund	JPMorgan Asset Management (Europe) S.à r.l.	A Dist	USD	USD
Schroder BRIC Fund	SBR	Schroder International Selection Fund – BRIC (Brazil, Russia, India, China)	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Templeton Emerging Markets Fund	TEM	Franklin Templeton Investment Funds – Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Europe						
Barings Europe Select Trust	BET	Barings Europe Select Trust	Baring Fund Managers Limited	A Acc	USD	USD
BlackRock European Equity Income Fund	BEE	BlackRock Global Funds – European Equity Income Fund	BlackRock (Luxembourg) S.A.	A2 (USD hedged)	USD	USD
BlackRock European Special Situations Fund	BES	BlackRock Global Funds – European Special Situations Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Fidelity European Growth Fund	FEG	Fidelity Funds – European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
Invesco Pan European Equity Fund	IPE	Invesco Funds – Invesco Pan European Equity Fund	Invesco Management S.A.	A Acc (USD hedged)	USD	USD
Schroder Euro Equity Fund	SEE	Schroder International Selection Fund – EURO Equity	Schroder Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
Equity – Global Market						
AB SICAV I Low Volatility Equity Portfolio	ALV	AB SICAV I – Low Volatility Equity Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	USD
Eastspring Investments World Value Equity Fund	EWV	Eastspring Investments – World Value Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Global Dividend Fund	FGD	Fidelity Funds – Global Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Ninety One GSF Global Franchise Fund	IGF	Ninety One Global Strategy Fund – Global Franchise Fund	Ninety One Luxembourg S.A.	A Acc	USD	USD
Ninety One GSF Global Strategic Equity Fund	IFF	Ninety One Global Strategy Fund – Global Strategic Equity Fund	Ninety One UK Limited	A Acc	USD	USD
Templeton Global Equity Income Fund	TGI	Franklin Templeton Investment Funds – Templeton Global Equity Income Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Greater China						
Eastspring Investments Greater China Equity Fund	EGC	Eastspring Investments – Greater China Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
FSSA Greater China Growth Fund	FGC	First Sentier Investors Global Umbrella Fund plc – FSSA Greater China Growth Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Value Partners Classic Fund	VCF	Value Partners Classic Fund	Value Partners Hong Kong Limited	C	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Sector/Agriculture						
Allianz Global Agricultural Trends Fund	AAT	Allianz Global Investors Fund – Allianz Global Agricultural Trends	Allianz Global Investors GmbH	AT	USD	USD
Equity – Sector/Alternative Energy						
BlackRock Sustainable Energy Fund	BNE	BlackRock Global Funds – Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Consumer Goods & Services						
Invesco Global Consumer Trends Fund	IGL	Invesco Funds – Invesco Global Consumer Trends Fund	Invesco Management S.A.	A Acc	USD	USD
Equity – Sector/Energy						
Ninety One GSF Global Energy Fund	IGE	Ninety One Global Strategy Fund – Global Energy Fund	Ninety One UK Limited	A Acc	USD	USD
Equity – Sector/Financial Services						
Fidelity Global Financial Services Fund	FGF	Fidelity Funds – Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Equity – Sector/Healthcare						
BlackRock World Healthscience Fund	BWH	BlackRock Global Funds – World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Infrastructure						
First Sentier Global Listed Infrastructure Fund	FGL	First Sentier Investors Global Umbrella Fund plc – First Sentier Global Listed Infrastructure Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Equity – Sector/Natural Resources						
Barings Global Resources Fund	BGR	Barings Global Umbrella Fund – Barings Global Resources Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
BlackRock World Mining Fund	BWM	BlackRock Global Funds – World Mining Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Equity – Sector/Precious Metals						
BlackRock World Gold Fund	BWG	BlackRock Global Funds – World Gold Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Sector/Property						
Fidelity Global Property Fund	FGP	Fidelity Funds – Global Property Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Equity – Sector/Technology						
Fidelity Global Technology Fund	FGT	Fidelity Funds – Global Technology Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Franklin Technology Fund	TTF	Franklin Templeton Investment Funds – Franklin Technology Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Single Country/Region/China						
Allianz China A-Shares	ACA	Allianz Global Investors Fund – Allianz China A-Shares	Allianz Global Investors GmbH	AT	USD	USD
Barings Hong Kong China Fund	BHC	Barings International Umbrella Fund – Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
BlackRock China Fund	BCF	BlackRock Global Funds – China Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Eastspring Investments China Equity Fund	ICE	Eastspring Investments – China Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
FSSA China Focus Fund	FCF	First Sentier Investors Global Umbrella Fund plc – FSSA China Focus Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Equity – Single Country/Region/Germany						
Barings German Growth Trust	BGG	Barings German Growth Trust	Baring Fund Managers Limited	A Acc	USD	USD
Equity – Single Country/Region/Hong Kong						
FSSA Hong Kong Growth Fund	FHK	First Sentier Investors Global Umbrella Fund plc – FSSA Hong Kong Growth Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Schroder Hong Kong Equity Fund	SHK	Schroder International Selection Fund – Hong Kong Equity	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Single Country/Region/India						
Eastspring Investments India Equity Fund	EIE	Eastspring Investments – India Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
FSSA Indian Subcontinent Fund	FIS	First Sentier Investors Global Umbrella Fund plc – FSSA Indian Subcontinent Fund	First Sentier Investors (Hong Kong) Limited	I Acc	USD	USD
Equity – Single Country/Region/Indonesia						
Eastspring Investments Indonesia Equity Fund	IDO	Eastspring Investments – Indonesia Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Equity – Single Country/Region/Japan						
Aberdeen Standard SICAV I Japanese Equity Fund	AJE	Aberdeen Standard SICAV I – Japanese Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
Eastspring Investments Japan Dynamic Fund	EJD	Eastspring Investments – Japan Dynamic Fund	Eastspring Investments (Luxembourg) S.A.	A (hedged)	USD	USD
Equity – Single Country/Region/Korea						
JPMorgan Korea Fund	JKO	JPMorgan Korea Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
Equity – Single Country/Region/Russia						
BNP Paribas Funds Russia Equity	PER	BNP Paribas Funds Russia Equity	BNP Paribas Asset Management Luxembourg	Classic USD, Capitalisation	USD	USD
Equity – Single Country/Region/United States						
Fidelity America Fund	FAF	Fidelity Funds – America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Franklin U.S. Opportunities Fund	FOF	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Equity – Theme/ESG (Environmental, Social and Governance)						
Allianz Global Sustainability	AGS	Allianz Global Investors Fund – Allianz Global Sustainability	Allianz Global Investors GmbH	A Dist	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Equity – Theme/Small Cap						
Aberdeen Standard SICAV I Japanese Smaller Companies Fund	AJS	Aberdeen Standard SICAV I – Japanese Smaller Companies Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc (USD hedged)	USD	USD
Invesco Developed Small and Mid-Cap Equity Fund	ISC	Invesco Funds – Invesco Developed Small and Mid-Cap Equity Fund	Invesco Management S.A.	A Acc	USD	USD
Fixed Income – Diversified						
AB FCP I American Income Portfolio	AAI	AB FCP I – American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
BlackRock Asian Tiger Bond Fund	BAT	BlackRock Global Funds – Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
BlackRock Euro Bond Fund[^]	BEB	BlackRock Global Funds – Euro Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Eastspring Investments Asian Bond Fund	EAB	Eastspring Investments – Asian Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Eastspring Investments Asian Local Bond Fund	ALB	Eastspring Investments – Asian Local Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Global Bond Fund	FBF	Fidelity Funds – Global Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Fixed Income – Government (Emerging Markets)						
Aberdeen Standard SICAV I Select Emerging Markets Bond Fund	ASE	Aberdeen Standard SICAV I – Select Emerging Markets Bond Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
BlackRock Emerging Markets Bond Fund	BEM	BlackRock Global Funds – Emerging Markets Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Fixed Income – Government (Global)						
BlackRock Global Government Bond Fund[^]	BRG	BlackRock Global Funds – Global Government Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
Templeton Global Total Return Fund[^]	TTR	Franklin Templeton Investment Funds – Templeton Global Total Return Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Fixed Income – High Yield						
AB FCP I Global High Yield Portfolio	AHY	AB FCP I – Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
Barings Global Senior Secured Bond Fund	BSS	Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G Acc	USD	USD
Eastspring Investments Asian High Yield Bond Fund	EAH	Eastspring Investments – Asian High Yield Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity US High Yield Fund	FHY	Fidelity Funds – US High Yield Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
Invesco Global High Income Fund	IHI	Invesco Funds – Invesco Global High Income Fund	Invesco Management S.A.	A SD Shares	USD	USD
Schroder Global High Yield Fund	SGH	Schroder International Selection Fund – Global High Yield	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Fixed Income – Investment Grade						
Eastspring Investments US Investment Grade Bond Fund	EIB	Eastspring Investments – US Investment Grade Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fixed Income – Theme/Floating Rate						
Franklin Floating Rate Fund plc	TFR	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
Fixed Income – Theme/Inflation-Linked Bond						
Schroder Global Inflation Linked Bond Fund[^]	SGI	Schroder International Selection Fund – Global Inflation Linked Bond	Schroder Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
Money Market						
Schroder U.S. Dollar Money Fund	SUD	Schroder U.S. Dollar Money Fund	Schroder Investment Management (Hong Kong) Limited	Acc	USD	USD

Name of Investment Choice	Code	Name of corresponding reference fund	Name of management company/ investment manager/ fund manager/ manager of reference fund	Share class of reference fund	Currency of Investment Choice	Currency of reference fund
Multi-Asset – Asia						
Barings Asia Balanced Fund	BAB	Barings Global Opportunities Umbrella Fund – Barings Asia Balanced Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
JPMorgan Asia Pacific Income Fund	JAP	JPMorgan Funds – Asia Pacific Income Fund	JPMorgan Asset Management (Europe) S.á r.l.	A Acc	USD	USD
Multi-Asset – Global						
Allianz Income and Growth	AIG	Allianz Global Investors Fund – Allianz Income and Growth	Allianz Global Investors GmbH	AT	USD	USD
Eastspring Investments Global Market Navigator Fund	EGM	Eastspring Investments – Global Market Navigator Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
Fidelity Global Multi Asset Income Fund	FGM	Fidelity Funds – Global Multi Asset Income Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
Ninety One GSF Global Multi-Asset Income Fund	IIF	Ninety One Global Strategy Fund – Global Multi-Asset Income Fund	Ninety One Luxembourg S.A.	A Acc	USD	USD
Ninety One GSF Global Strategic Managed Fund	IGM	Ninety One Global Strategy Fund – Global Strategic Managed Fund	Ninety One UK Limited	A Acc	USD	USD

^ The reference fund of this Investment Choice is derivative fund with net derivative exposure exceeding 50% of its net asset value. It may only be suitable for investors who understand the complicated structure of derivative product and associated risk. You may incur significant loss if investing in such investment choice. You are strongly advised to exercise caution in relation to such investment choice(s).

General Notes

Minimum Allocation for Investment Choice

Please note that the minimum investment amount stated in the relevant offering documents of the reference funds is not applicable. For detailed information of minimum investment amount, please refer to the product brochure of the respective investment-linked insurance policies.

Limitation on Cancellation of Notional Units

We shall have the right to limit the total number of notional units of any investment choices to be cancelled on any valuation date to 10% of the total number of issued notional units of the investment choice (excluding any notional units which are to be created on such valuation date) in accordance with the decision of the investment manager of the reference fund of the respective investment choices. In such event, notional units of an investment choice requested to be cancelled will be cancelled on a pro-rata basis. Notional units not cancelled will be carried forward to the next valuation date of the investment choice for cancellation, subject to the same limitation.

Closure of Investment Choices

In case of closure of any investment choices, Prudential will give no less than 1 month's prior notice or such shorter period of notice in compliance with the relevant regulatory requirement.

Valuation and Unit Price

Base currency of each investment choice is US Dollar.

Currently, trading and asset valuation are done at least once a week.

In circumstances of the deferment, closure, restriction or suspension of trading of underlying investments of such investment choice has invested or in any exceptional circumstances which are beyond the control of Prudential that such suspension or deferment is necessary, we shall have the right to suspend or defer the valuation, creation and cancellation of notional units of any investment choices.

"Forward pricing" is adopted. That means the unit price of investment choices are not yet determined when the order of the notional units is placed, but will be based on the unit prices at the close of the trading day.

The unit redemption price is determined by dividing the net asset value of the reference funds by the total number of notional units in existence on the valuation date. The unit issue price of each investment choice is determined by adding the bid-offer spread (if applicable) to the unit redemption price.

Unit prices of investment choices will be adjusted to 4 decimal places. The number of issued notional units of investment choice will be determined by dividing the subscription amount by the unit issue price and it will be rounded to the nearest 4 decimal places. In case of change of the current practices, Prudential will give no less than 1 month's prior notice or such shorter period of notice in compliance with the relevant regulatory requirement.

Unit price of investment choices will be published in Prudential's corporate website.

Dividend or Interests

If there is any interest, dividend or other income received from underlying investments, we reserve the right to allocate the relevant amount in that investment choice or issue additional notional units of that investment choice in respect of the relevant amount and allocate such notional units into the Policy Account while the policy is in force.

Taxation

Taxation consequences of investing in the investment choices listed in this Summary Information for Investment Choices depend on the tax rules in your country of residence and domicile. You are recommended to seek professional advice about your relevant tax consequences.

Authorisation

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Printed in January 2021