

Consultant's Name
顧問姓名： _____
Division - Agent Code
組別 - 營業員編號： _____

Proposal / Policy Number(s)
申請書編號 / 保單號碼： _____
Life Proposed / Life Assured's Name
受保人姓名： _____

Death Benefit Settlement Option 身故賠償支付選擇

Is the policyowner currently a customer in mainland China? 保單持有人現在是否是個中國內地客戶？

- Yes 是
(If "Yes", please tick below box to agree the following statement. If you disagree with this statement, we may not be able to process your request / application. 如「是」，請勾選以下選項以同意下列聲明。如您不同意以下聲明，我們可能無法處理您的指示/申請。)
- By ticking this box, you agree that as an international group company, in order to provide insurance-related products or services, we may need to store and process your personal information outside of mainland China. Please refer to our Privacy Notice (<https://www.prudential.com.hk/en/china-personal-information-protection-law/>) for more information. 勾選此項，表示您同意，我們作為國際集團公司，為提供保險相關產品或服務，可能需要在中國內地境外存儲或處理您的個人信息。更多資訊，請參閱我們的隱私聲明 (<https://www.prudential.com.hk/tc/china-personal-information-protection-law/>)。)
- No 否

**Please select one option. (If you select the option ii or iii or iv as below, please also select one of the "payout period")
Default option i if no death benefit settlement option is selected.**

**請選擇其中一項。(如選取以下選擇 ii 或 iii 或 iv，請同時選取「支付年期」。
如沒有選取任何身故賠償支付選擇，將以選擇 i 為預設選擇。)**

<input type="checkbox"/>	i. Lump sum payment to Beneficiary(ies) in cheque 以支票一筆過形式派發予保單受益人	
<input type="checkbox"/>	ii. As monthly instalments to Beneficiary(ies) 以每月分期形式派發予保單受益人	Payout period 支付年期
<input type="checkbox"/>	iii. A fixed percentage (as below) to be paid in a lump sum and the remaining balance by monthly instalments to Beneficiary(ies) 下列指定百分比以一筆過形式支付，餘額以每月分期形式派發予保單受益人 _____ %* * Minimum percentage is 5% and the percentage must be an integer * 百分比最少為 5% 及必須為整數。	<input type="checkbox"/> 10 years 10 年 <input type="checkbox"/> 20 years 20 年 <input type="checkbox"/> 30 years 30 年 <input type="checkbox"/> 40 years 40 年
<input type="checkbox"/>	iv. FlexLegacy 自主傳承 <i>Only applicable to Prudential Entrust Multi-Currency Plan. 只適用於保誠信守明天多元貨幣計劃。</i> By (a) monthly installment payment and (b) one of more lump sum payment(s) in a designated percentage of the death benefit upon the happening of the designated Life Events of the Beneficiary. 以 (a) 每月分期形式支付及 (b) 於指定的受益人的人生事件發生時按指定的身故賠償百分比以一筆過的形式支付一次或多次的款項	
Life Events of the Beneficiary 受益人的人生事件 At least select one option, multiple selections allowed. The Designated Percentage must be an integer and between 0% and 100%. Default as 0% if Designated Percentage is blank. 至少選擇一項，可以選擇多於一項。指定百分比必須為整數及 0% 至 100% 之間。如指定百分比為空白，將預設為 0%		Designated Percentage 指定百分比
University Graduation 大學畢業		_____ %
Get Married 結婚		_____ %
Giving birth / Adoption of child 生育或收養子女		
i. First Child 首名子女		_____ %
ii. Second Child 次名子女		_____ %
(If 100% is selected for "First Child", the designated percentage assigned to "Second Child" will be invalid.) (若「首名子女」的指定百分比為 100%，「次名子女」的指定百分比將會無效。)		
Attained designated age of beneficiary (from Age 18 to 65) 達到受益人的指定年齡 (由 18 至 65 歲)		
i. Designated Age 指定年齡： _____		_____ %
ii. Designated Age 指定年齡： _____		_____ %
iii. Designated Age 指定年齡： _____		_____ %
(Arrange from the youngest to the oldest. If 100% is selected in the younger Designated Age, the designated percentage assigned in elder Designated Age will be invalid.) (年齡由小至大排列。若較小年齡的指定百分比為 100%，較大年齡的指定百分比將會無效。)		



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iv.	Diagnosed of major critical illness (Cancer / Heart Attack / Stroke) 被診斷患有嚴重病況 (癌症 / 心臟病 / 中風)	_____ %	
	Involuntarily Unemployed 非自願性失業	_____ %	
	Get Divorced 離婚	_____ %	
	Purchase residential property 買入住宅物業	_____ %	
	Changing of Principal Location of Residence City 更改主要居住城市	_____ %	

Important Notes for all death benefit settlement options

所有身故賠償支付選擇的注意事項

- The death benefit settlement option is only applied to designated products. Please contact your Financial Consultant or Broker for details.
身故賠償支付選擇只適用於指定產品。詳情請與閣下的理財顧問 / 經紀聯絡。
- If no beneficiary is designated, death benefit proceeds for this policy shall be paid to the Policyowner or his/her estate in a lump sum in cheque (denominated in Policy currency).
如未有委任任何受益人，本保單的身故賠償將按保單貨幣一筆過以支付予保單持有人或其遺產繼承人。
- The Beneficiary(ies), at all times, does not have the right to change this death benefit settlement option selected by the Policyowner.
於任何情況下，受益人並不能更改由保單持有人所訂定此身故賠償支付選擇的指示。
- Accidental death benefit (if any) shall be paid in a lump sum payment.
意外身故賠償 (如有) 會以一筆過形式支付。
- If the Life Assured has been changed or the policy has been assigned, including but not limited to collateral assignment, absolute assignment or transfer of policy ownership, the death benefit settlement option will be revoked and Prudential Hong Kong Limited ("Prudential", "Company" or "we") will only pay the death benefit in a lump sum payment.
如受保人已被更換或保單已被轉讓，包括但不限於抵押轉讓、絕對轉讓或保單權益轉讓，身故賠償支付選擇將被撤銷。保誠保險有限公司 (「保誠」，「本公司」或「我們」) 會以一筆過的形式支付身故賠償。
- The death benefit settlement option must be elected while the life assured is still alive.
身故賠償支付選擇必須於受保人在生時選擇。
- (Except option iv) The death benefit settlement option you elected for shall be applied to all Beneficiaries if more than one Beneficiary is designated.
(選擇 iv 除外) 如委任多於一位受益人，身故賠償支付選擇將適用於所有受益人。
- (Applicable to PRURetirement Deferred Annuity Plan, PRUlife monthly income plan, PRURetirement early income plan, PRURetirement enriched income plan and PRUmyretirement wealth income plan) The death benefit settlement option in this form is only applicable to the death benefit before commencement of the income/annuity period.**
(適用於保誠「雋逸人生」延期年金計劃、「月享錢」入息計劃、「寫意人生」入息計劃、「無憂生活」入息計劃及悅月豐盛入息計劃) 此表格之身故賠償支付選擇只適用於入息期 / 年金期開始前之身故賠償。



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Important Notes for death benefit settlement option ii, iii and iv

身故賠償支付選擇 ii、iii 和 iv 的注意事項

1. The monthly instalments shall be paid to the Beneficiary(ies) through Prudential's designated payment method. Prudential reserves the right to change the date and/or method for making payment of the Monthly Instalments with prior notification. 每月分期形式將根據保誠指定的付款形式派發予受益人。保誠保留權利更改支付每月分期派發之日期及 / 或方式，並會就此更改作出事先通知。
2. If the death benefit payment for settlement by instalments is less than US\$50,000 / HK\$400,000 / RMB300,000, we will only pay out the death benefit in a lump sum payment regardless which death benefit settlement option has been selected by the Policyowner. 不論保單持有人已訂定任何身故賠償支付選擇，如以每月分期形式派發之身故賠償額少於美元 50,000 / 港元 400,000 / 人民幣 300,000。保誠會以一筆過的形式支付身故賠償。
3. In the event a Beneficiary dies before the end of the payout period, Prudential shall pay the remaining balance of death benefit as at the date of death of the Beneficiary to the estate of the deceased Beneficiary(ies) in a lump sum upon receipt of satisfactory proof of death of the deceased Beneficiary(ies). If there is more than one Beneficiary assigned by the Policyowner, Prudential shall pay the portion of death benefit payment attributable to the deceased Beneficiary in a lump sum to his/her estate. The surviving Beneficiary(ies) shall continue to receive his/her respective own portion of monthly instalments. 如受益人於支付年期完結前身故，保誠將於收到有關已故受益人合理的死亡證明後，向其遺產管理人以一筆過的形式支付於受益人身故當日的身故賠償餘額，若保單持有人有超過一名指定受益人，則本公司將向已故受益人的遺產管理人以一筆過形式支付該受益人應佔的身故賠償的部分；而在生的受益人將繼續獲得他 / 她各自應佔的每月分期部分。

Important Notes for death benefit settlement option iv FlexLegacy

身故賠償支付選擇 iv 自主傳承的注意事項

1. This option is only applicable to Prudential Entrust Multi-Currency Plan when there is ONLY 1 beneficiary and no secondary Beneficiary validly appointed. The sole Beneficiary cannot be a non-individual or own estate. If the sole Beneficiary is revoked, cancelled or changed by you for any reasons, or you designate any additional primary or secondary Beneficiary(ies), the Death Benefit Settlement Option (iv) will be revoked automatically. 此選擇只適用於保誠信守明天多元貨幣計劃及僅有一位有效指定的基本受益人而沒有候補受益人。唯一的受益人不能是非個人或閣下之遺產。倘若閣下因任何原因撤銷、取消或更改唯一受益人，或閣下指定任何其他基本或候補受益人，身故賠償支付選擇第 (iv) 項將自動撤銷。
2. "Life Events of the Beneficiary" should happen after the death of the Life Assured except "the Attained designated age of beneficiary". 除了「到達受益人的指定年齡」，「受益人的人生事件」須發生於受保人身故之後。
3. If satisfactory proof for the life events of the beneficiary cannot be provided, we will continue to pay monthly instalments to Beneficiary until the end of the instalments period. Please refer to Prudential Entrust Multi-Currency Plan – Benefits Provision for the definition of the "Life Events of the Beneficiary" and "The proof for the Life Events of the Beneficiary". 如果無法提供令人滿意的受益人的人生事件所需證明文件，我們將繼續以每月分期形式派發予保單受益人，直至分期期滿。有關「受益人的人生事件」及「受益人的人生事件所需證明文件」的定義，請參閱保誠信守明天多元貨幣計劃保障條款。
4. Death benefit shall be paid by monthly installments in accordance with the selected payout period. The remaining balance will be held by us at an interest rate to be determined by us from time to time until the total benefit amount has been paid. Before the total benefit amount has been paid, the Beneficiary may submit a request in our prescribed form to us to receive the designated percentage of death benefit in a lump sum upon the happening of any one of the Life Events of the Beneficiary. Upon receipt of satisfactory proof, we will pay the benefit amount equivalent to Life Events Designated Percentage for that particular Life Event of the Beneficiary multiplied by the death benefit in lump sum payment to the Beneficiary, and which the maximum payable amount shall not exceed the remaining balance of the death benefit amount ("Lump Sum Payment for Life Events"). 身故賠償將根據所選擇的年期以每月分期形式支付。餘額將儲存於本公司積存生息至全數保障金額已獲賠償，利率由本公司決定及不時作出的公佈為準。在支付賠償總額之前，於任何一項受益人的人生事件發生時受益人可以向我們遞交本公司所指定的表格申請收取指定百分比的賠償金額。在收到令本公司滿意的證明後，我們將以一筆過的形式向受益人支付相等於該受益人的人生事件的人生事件指定百分比乘以身故賠償的賠償金額，而最高可支付金額不得超過身故賠償金額的餘額（「人生事件一筆過支付金額」）。
5. If there is remaining balance of the death benefit amount after the Lump Sum Payment for Life Events, we will continue to pay the monthly installment until the happening of any one of the remaining Life Events of the Beneficiary or the end of the selected payout period. If there is no remaining balance of the death benefit amount after the Lump Sum Payment for Life Events, the accumulated interest (if any) will be paid together with the Lump Sum Payment for Life Events. 如果在支付人生事件一筆過支付金額後身故賠償金額仍有餘額，我們將繼續以每月分期形式支付，直至發生任何一項剩餘的受益人的人生事件或所選擇的年期結束。如果在支付人生事件一筆過支付金額後身故賠償金額沒有餘額，積存利息（如有）將與人生事件一筆過支付金額一併支付。



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Important Note: 注意事項：

As time is required for the review of the application, receipt of this form by Financial Consultants or your Broker does not constitute receipt or approval by Prudential. Prudential shall have the right to reject this form if Prudential's requirements are not fulfilled.

由於此申請需要時間審核，理財顧問或閣下的經紀收到此表格並不代表保誠已收到或已批核此申請。若未能符合保誠的有關規定，保誠有權拒絕此表格。

Declaration: 聲明：

I/We declare that I/we have read and confirm understanding of the above content.

本人 / 吾等在此聲明本人 / 吾等已閱讀並確認明白上述之內容。

Day日 / / /
Month月 Year年

Signature of Proposer / Policyowner (if other than
the Life Proposed / Life Assured)
投保人 / 保單持有人簽署 (如投保人 / 保單
持有人與受保人同為一人，可免簽署此欄)

Signature of Life Proposed / Life Assured (who
has attained age 18 or above)
受保人簽署 (適用於十八歲或以上的
受保人)

Signature of Consultant as Witness
顧問 (即見證人) 簽署
Name 姓名：

Two witnesses are required if signature chop or fingerprint is used to sign. 若以圖章蓋印或指紋簽署，須有兩位見證人。

Please DO NOT sign on BLANK form. 請勿在空白表格上簽署。

