



We do wealth

Enrol in Evergreen Growth Saver Plus II and enjoy a 10% premium discount and 6 months of free personal accident protection

From **29 July to 28 August 2020**, when you successfully take out **Evergreen Growth Saver Plus II¹**, we may give you a **10% premium discount²** and **6 months of free personal accident protection** (at a sum insured of HKD 200,000)³.

Insurance Plan (HKD/USD plan)	Premium Term	Premium Discount of the First Year Annualised Premium	6 Months of Free Personal Accident Protection ³
Evergreen Growth Saver Plus II¹	5/8/12 years	10%	Free for the life assured and 1 friend or relative (at a sum insured of HKD 200,000)

¹ Single premium term and 3-year premium term options for **Evergreen Growth Saver Plus II** are excluded from this promotion.

² The first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the premium discount. The total maximum amount of premium discount under this promotion is HKD 500,000/USD 64,102 per policyholder.

³ The 6 months of free personal accident protection offered under this promotion shall refer to the Accidental Death and Permanent Disablement benefit under **PRUChoice Personal Accident Insurance**. The total sum insured is HKD 200,000 per person.

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  www.prudential.com.hk

Please refer to the terms and conditions overleaf for more about the offers.

Terms and Conditions

1. This premium discount on **Evergreen Growth Saver Plus II** (the "Premium Discount") and 6 months of free personal accident protection ("Free Protection") promotion (the "Promotion") is offered by Prudential Hong Kong Limited and Prudential General Insurance Hong Kong Limited (collectively "Prudential" or "we") and covers the period from **29 July to 28 August 2020**, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. Single premium term and 3-year premium term options for **Evergreen Growth Saver Plus II** are excluded from this Promotion.
4. In order to be eligible for the Premium Discount under the Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of **Evergreen Growth Saver Plus II** (with a 5/8/12-year premium term and HKD or USD as the policy currency) (the "Selected Plan") to us within the Promotion Period;
 - (ii) Selected Plan must have been issued by us on or before 7 September 2020;
 - (iii) Selected Plan must remain in force when we apply the Premium Discount to the Selected Plan;
 - (iv) customers must download the "Pulse by Prudential" mobile application and successfully register with the same contact phone number customers used when customers enrolled in the Selected Plan before we apply the Premium Discount to the Selected Plan; and
 - (v) all the premiums and levy(ies) must have been fully settled when due.Selected Plan will be eligible for the Premium Discount (the "Eligible Plan") if the Selected Plan meets all applicable requirements as set out in clause 4. Otherwise, the Premium Discount will be forfeited.
5. The first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the Premium Discount. If the amount of Premium Discount exceeds the first modal premium due to be paid after the end of the 1st policy year, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
6. For any alterations of the Eligible Plan after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount or change of premium term/premium payment mode), the Premium Discount for the respective Eligible Plan will be totally forfeited. For any alterations of the Eligible Plan after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in notional amount or change of premium term/premium payment mode), the increased portion of the increased premium will NOT be eligible for this Promotion.
7. The total maximum amount of Premium Discount under this Promotion is HKD 500,000/USD 64,102 per policyholder. It is calculated based on the Premium Discount of all Eligible Plan(s) in the name of the same individual policyholder. If a policyholder's total Premium Discount reaches or exceeds the aforesaid amount, we will give each Eligible Plan a pro-rata Premium Discount. We will calculate the Premium Discount amount based on each Eligible Plan's first year annualised premium excluding levy.
8. In order to be eligible for Free Protection under the Promotion,
 - (i) customers must separately complete a designated application form for **PRUChoice Personal Accident Insurance** (application via **PRUeShop** is not applicable);
 - (ii) one friend or relative of customers can also enjoy Free Protection, provided that the friend or relative must be a Hong Kong resident;
 - (iii) Free Protection registration of the friend or relative of customers must be submitted together with the designated application form of the customers within 1 month of the effective date of the Eligible Plan; and
 - (iv) acceptance under the Free Protection is guaranteed, subject to a maximum age of entry of 70.Customers who have successfully taken out the Eligible Plan in accordance with clause 4 will be eligible for Free Protection provided that they meet all applicable requirements as set out in clause 8.
9. The period of insurance of the Free Protection will commence from the effective date of the Eligible Plan.
10. Subject to underwriting approval, customers may consider taking out **PRUChoice Personal Accident Insurance** before the end of the Free Protection. Please note that the application for such relevant plan will be subject to the availability of plan choices to be provided by Prudential.
11. The Premium Discount and Free Protection are offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will be qualified for the Premium Discount and Free Protection.
12. The total sum insured under the Free Protection is HKD 200,000 per person. In the case that the same life assured is insured by more than 1 Eligible Plan, and he/she has fulfilled all other requirements stated under these terms and conditions, he/she will only be entitled to 1 Free Protection (with a sum insured of HKD 200,000) for himself/herself, and he/she can designate the unused Free Protection to another friend or relative (provided that the friend or relative must be a Hong Kong resident).
13. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
14. The Promotion will not be offered to the Selected Plan applied for or in force on or before 28 July 2020, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
15. The Premium Discount is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed, at which point the Free Protection will be cancelled accordingly.
16. This Promotion cannot be used in conjunction with any other promotional offer.
17. The Selected Plan is underwritten by Prudential Hong Kong Limited and **PRUChoice Personal Accident Insurance** is underwritten by Prudential General Insurance Hong Kong Limited, and both are subject to all the respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
18. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities. **During the sales process, this flyer should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

This flyer 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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