




Average actual total internal rate of return (IRR)

@policy year 20 of the With-Profits Plans that have been effective for more than 20 years



With-Profits Plans	 Life protection	 Savings	 Critical illness protection	Average actual total IRR @ policy year 20 (p.a.)
• Achiever Endowment ^A	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		6.18%
• Achiever Life Assurance ^B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		5.98%
• Better Life Assurance ^B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		6.75%
• Better Life Plus ^B	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		4.55%
• Best Start Plan ^C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		5.66%
• Diamond Gift Plan ^C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		6.32%
• Galaxy ^D	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		4.83%
• Golden Gift Plan ^C	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		5.90%
• PRU <i>life</i> Series ^{E, F}	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		4.85%
• Senior Plan ^G	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		3.94%
• Whole Life and Endowment ^{A, B, H, I}	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		5.08%
• Achiever Protection Package – Achiever with Crisis Cover ^J	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1.92%
• Achiever Savings Package – Achiever with Crisis Cover ^J	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1.92%
• PRU <i>flexi</i> life ^F	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3.34%

Sample policies: Non-smoker male.

	Issue age (Age next birthday [ANB])	Premium term	Benefit term	Sum assured
A	35	20 years	20 years	USD 50,000
B	35	10 years	Whole life	USD 50,000
C	1	10 years	Whole life	USD 50,000
D	35	15 years	Whole life	USD 50,000
E	1	21 years	Whole life	USD 50,000
F	35	65 years	Whole life	USD 50,000
G	65	10 years	Whole life	USD 50,000
H	35	10 years	Whole life	HKD 400,000
I	35	25 years	Whole life	USD 50,000
J	35	50 years	Whole life	USD 50,000

1. Average actual total IRR (p.a.) @ policy year 20 is the simple average of relevant sample policies' actual total IRR on their policy year 20. The relevant sample policies have been effective for more than 20 years since 1981.
2. The total IRR is the annual rate of growth that the insurance plan is going to generate. We calculate the total IRR by taking into account the annual premium inflows in various instalments, plus the Guaranteed Cash Value and the Non-Guaranteed Reversionary Bonus/Special Bonus when the policy surrenders/matures. The total IRR varies across different premium terms and payment modes.
3. Reversionary Bonus/Special Bonus is not guaranteed. Please refer to our With-Profits Plan Booklet on <https://pruhk.co/withprofits-en> for the factors affecting the bonuses.
4. Achiever Protection Package and Achiever Savings Package are package products that include Achiever with Crisis Cover and 5-Year Renewable & Convertible Term with Crisis Cover. The calculation of average actual total IRR only includes the premium of Achiever with Crisis Cover; the premiums of 5-Year Renewable & Convertible Term with Crisis Cover are not included in the calculation.
5. The above calculation assumes there is no encashment of any cash value of bonuses, no cash value withdrawal, no reduction in sum assured, and no policy loan while the policy is in effect. All cash payment and cash dividend (if applicable) are assumed to have been cashed out by policyholders.
6. The above plans are closed for new business.

These details are for reference only. Past performance is neither an indicator nor a guarantee of current or future performance and should not be the sole factor of consideration when selecting a product.