PRU Health Critical Illness
Extended Care II

Continuous cover for ongoing critical illness – with lump-sum financial support for cancer every year, up to a total of 500% cover while it persists

Health Insurance
Now, more than ever, people live with critical illnesses – including cancer. The continuous and extended treatment needed though, particularly for cancer, can have a major impact on your family’s finances. PRUHealth Critical Illness Extended Care II offers ongoing protection with limited years of premium payment. Even if you claim for a major disease, it keeps protecting you with cover for cancer, heart attack and stroke. The plan also aims to give you continuous annual lump-sum financial support throughout your cancer treatment journey.

**Plan highlights**

**Extra coverage against selected diseases – even after a 100% Major Disease Benefit claim**
- Extra cover for new or continued cancer strikes:
  - Extended Major Disease Benefit for Cancer – up to 2 extra claims, each with 80% cover; and
  - Cancer Treatment Extra Benefit – up to 2 extra payments of 40% each, starting from 1 year after a previous Cancer claim
- Extended Major Disease Benefit for heart attack and stroke – up to 2 extra claims, each with 80% cover

**Covers 117 disease conditions**

**Protection for early stage major disease conditions, including pre-cancerous conditions**

**50% extra protection for a major disease claim or death claim within the first 10 years**

**Covers against disease conditions related to congenital diseases or developmental disorders**

**Premium waiver; 12 months after an early stage major disease claim or all future premiums after a major disease claim**

**Professional, independent and personalised medical advice to get you back on the road to health**

**Protection and long-term savings in one plan**

**Special protection to your family**

**50% extra life protection for the first 10 years when both you and your spouse enrol together**

**Waives all future premiums of your child’s policy until they reach age 26 (age next birthday) if you or your spouse unfortunately passes away**
The benefits

Coverage for 117 disease conditions
We offer protection against 117 disease conditions, including 56 Major Disease Conditions and 61 Early Stage Major Disease Conditions. The plan covers most common disease conditions, including cancer, heart attack and stroke.

If the person covered by the policy (the “life assured”) is diagnosed with one of the covered Major Disease Conditions, we will pay a lump sum of up to 100% of the current sum assured as the Major Disease Benefit; or we will pay this amount as a Death Benefit if the life assured unfortunately dies.

You can find the full list of the disease conditions we cover in the “List of disease conditions the plan covers” section below.

320% extra coverage against cancer, heart attack and stroke – even after a major disease claim
Although treatment today is better than ever, critical illnesses can strike again, causing serious financial impact. That’s why, even after we have paid the Major Disease Benefit; the plan still covers the life assured if they are unfortunately diagnosed with one of these conditions: Cancer, Heart Attack and Stroke.

You can claim up to 2 times for Cancer and up to 2 times for a combination of Heart Attack or Stroke, before the life assured reaches age 86 (age next birthday [ANB]). We will pay 80% of the current sum assured each time as an Extended Major Disease Benefit, up to a total of 320% of the current sum assured of your PRU Health Critical Illness Extended Care II.

Multiple claims on Major Disease Conditions before age 86 (ANB)

First claim
Major Disease Benefit
(coverage: whole-life)

Subsequent claims
Extended Major Disease Benefit (coverage: up to age 86 [ANB]):
• 2 claims for Cancer; and
• 2 claims for a combination of Heart Attack or Stroke

Waiting period

100% protection + 80% protection + 80% protection + 80% protection

Total benefit payout = 420% protection

Waiting period for Extended Major Disease Benefit: at least 1 year between the dates of diagnosis of any 2 Major Disease Conditions; or at least 3 years when both preceding admitted and subsequent Major Disease Benefit or Extended Major Disease Benefit claims are for Cancer. Subsequent Cancer claims under the Extended Major Disease Benefit can be for a new or continued Cancer, including recurrent, metastatic and persistent Cancer.
A stronger safety net for Cancer

What happens if the life assured's Cancer unfortunately recurs or persists during the 3-year waiting period for Cancer? As soon as 1 year after the date of diagnosis of each preceding Cancer which we have paid the Major Disease Benefit or Extended Major Disease Benefit, we will offer Cancer Treatment Extra Benefit.

We will pay an extra 40% of the current sum assured of their PRU Health Critical Illness Extended Care II, before they reach age 86 (ANB), as long as they still suffer from Cancer and are receiving active treatment or end-of-life care for Cancer. This needs to be within each of the following periods:

(i) at least 1 year but less than 2 years after the date of diagnosis of the preceding Cancer claim; and

(ii) at least 2 years but less than 3 years after the date of diagnosis of the preceding Cancer claim.

<table>
<thead>
<tr>
<th>Multiple Cancer claims before age 86 (ANB)</th>
</tr>
</thead>
<tbody>
<tr>
<td>100% protection</td>
</tr>
<tr>
<td>Policy starts</td>
</tr>
<tr>
<td>= Cancer Treatment Extra Benefit</td>
</tr>
</tbody>
</table>

* Assuming the Major Disease Benefit claim is for Cancer

Together with the Extended Major Disease Benefit for Heart Attack or Stroke mentioned above, we will provide critical illness protection of up to a total of 660% of the current sum assured of your PRU Health Critical Illness Extended Care II.
Protection for early stage major disease conditions, including pre-cancerous conditions

We will pay a percentage of the current sum assured of your PRUHealth Critical Illness Extended Care II for Early Stage Major Disease Conditions, the amount of which depends on the diagnosed condition. You can claim the Early Stage Major Disease Benefit a total of 3 times as follows:

- Carcinoma-in-situ (a pre-cancerous condition) and Coronary Angioplasty can each be claimed up to 2 times, each claim for up to 25% of the current sum assured; or
- Early Thyroid or Prostate Cancer and Less Aggressive Malignancy can each be claimed 1 time, each claim for up to 25% of the current sum assured; or
- The remaining 57 covered Early Stage Major Disease Conditions can each be claimed 1 time, each claim for up to 20% of the current sum assured.

We will deduct the total amount you have claimed for Early Stage Major Disease Benefit when we pay any subsequent Major Disease Benefit, Death Benefit or Surrender Value.

50% extra protection for a major disease claim or death claim within the first 10 years

For added protection, we offer a Critical Illness Care Enhancer II that gives you an extra 50% of the current sum assured of PRUHealth Critical Illness Extended Care II.

When the life assured is covered by this Critical Illness Care Enhancer II, we will pay this one-off, extra protection for a Major Disease Benefit claim or death claim you make within the first 10 years of your plan.

If no claims have been made under the plan, you can convert your Critical Illness Care Enhancer II to a new life insurance plan with a cash value (that we will specify at the time of conversion) for the life assured, within 1 month before or after your Critical Illness Care Enhancer II ends without the need to give us any health information.
Tips

What happens to my cover after I have claimed the Major Disease Benefit?

After the Major Disease Benefit claim, you do not need to pay any more premiums for your plan, and the life assured is still covered by the Extended Major Disease Benefit and the Cancer Treatment Extra Benefit.

You can make 2 further claims for Cancer and also 2 further claims for a combination of Heart Attack or Stroke up to age 86 (ANB) under the Extended Major Disease Benefit.

If the life assured’s Cancer unfortunately recurs or persists, we keep protecting them with the Cancer Treatment Extra Benefit, starting from 1 year after the date of diagnosis of each preceding Cancer which we have paid the Major Disease Benefit or Extended Major Disease Benefit, before they reach age 86 (ANB).

Also, the Early Stage Major Disease Benefit, Early Stage Critical Illness Premium Waiver Benefit, Parental Premium Waiver Benefit, Death Benefit, Surrender Value, Special Bonus and Critical Illness Care Enhancer II are no longer available once we have paid the Major Disease Benefit.

How do I make multiple claims?

Making a claim on Extended Major Disease Benefit

For us to pay the Extended Major Disease Benefit for someone under age 86 (ANB), they need to survive for at least 14 days from the date of diagnosis. They should also fulfil the “waiting period” and “making Extended Major Disease Benefit claim(s) for Prostate Cancer” requirements which we have explained in the “More about PRUHealth Critical Illness Extended Care II” section later in the brochure.

Making a claim for Early Stage Major Disease Benefit

There are also claim conditions requirements for a second claim on Carcinoma-in-situ and Coronary Angioplasty. We have outlined these in the “More about PRUHealth Critical Illness Extended Care II” section later in the brochure.
Special protection to your family

**Spouse Extra Benefit**
To help if the worst happens, if both you and your spouse successfully enrol in the plan together, this one-off benefit gives an additional 50% of the current sum assured under PRUHealth Critical Illness Extended Care II to cover the death of the life assured within the first 10 years.

### How this benefit works?

Mr. and Mrs. Tong are each the life assured of their own PRUHealth Critical Illness Extended Care II policy, with a current sum assured of USD120,000 and USD180,000 respectively. In the first 10 years of their policies, they are both entitled to the plan’s Spouse Extra Benefit. This gives Mr. Tong or Mrs. Tong an extra 50% of their current sum assured if either of them unfortunately passes away.

**Mr. and Mrs. Tong enrol in PRUHealth Critical Illness Extended Care II together**

<table>
<thead>
<tr>
<th>Mr. Tong’s policy</th>
<th>Mrs. Tong’s policy</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PRUHealth Critical Illness Extended Care II</strong></td>
<td><strong>PRUHealth Critical Illness Extended Care II</strong></td>
</tr>
<tr>
<td>Mr. Tong’s current sum assured</td>
<td>Mrs. Tong’s current sum assured</td>
</tr>
<tr>
<td>USD 120,000</td>
<td>USD 180,000</td>
</tr>
<tr>
<td><strong>Spouse Extra Benefit</strong> - to provide first 10 years of life protection</td>
<td><strong>Spouse Extra Benefit</strong> - to provide first 10 years of life protection</td>
</tr>
<tr>
<td>USD 60,000</td>
<td>USD 90,000</td>
</tr>
</tbody>
</table>

You can find more about this benefit in the “Benefit schedule” and in the “More about PRUHealth Critical Illness Extended Care II” sections below.

**Parental Premium Waiver Benefit for continuous protection**
The plan helps you protect your child (as the life assured aged 1–18 (ANB) when the plan comes into force), even if you are no longer able to, with a Parental Premium Waiver Benefit – without the need to give us any health information. If the policyholder (or their spouse) is aged 19–51 (ANB) when their plan comes into force, and unfortunately passes away before the premium term ends, we will waive the future basic premiums of their plan, starting from the next due premium, until the life assured reaches age 26 (ANB) or the premium term ends, whichever is earlier. That means your loved ones’ protection stays in place, even when finances may be tight after the loss of a family breadwinner.

Except for death caused by an accident, to be eligible for this benefit, the policy needs to have been in force for at least 2 years when the policyholder (or their spouse) unfortunately passes away. There is more about how this benefit works in the “More about PRUHealth Critical Illness Extended Care II” section below.
Whether or not your condition is one of the 117 disease conditions we cover, Treatment Sure can help. As long as it is a non-emergency medical condition which may require a second opinion, it can give you independent medical opinions and facilitates your overseas treatment if needed.

A dedicated physician case manager, who speaks your language, will be alongside you, guiding you through each step of the way on your journey to recovery.

Global Expert Medical Opinion
Whenever you need medical advice, you have unlimited access to a network of over 50,000 global medical experts in 450+ specialties from our designated service provider. They can validate your diagnosis as well as providing personalised medical opinions and treatment options. Your Treatment Sure physician case manager will explain the medical report you receive and answer your questions, making sure you understand your options and stay in control of your medical care.

Medical Concierge
If you want to seek treatment overseas, your Treatment Sure physician case manager will provide you with options for specialists based on your medical condition. Once you have chosen your specialist, your Treatment Sure physician case manager will arrange your appointment and translation service as well as guide you as you start on the road to recovery.

There is more information in the “Treatment Sure service” section under “More about PRUHealth Critical Illness Extended Care II”. For service and enrolment details, please visit www.prudential.com.hk/treatmentsure-e.
Protection and long-term savings in one plan
Besides offering in-depth protection, PRU Health Critical Illness Extended Care II is a Shareholder-backed Participating Plan providing long-term savings value. We may pay a guaranteed cash value when you surrender the policy. We may also pay a non-guaranteed one-off bonus – the Special Bonus – when you surrender your policy or make a claim for the Major Disease Benefit or Death Benefit.

Please also refer to our brochure on Shareholder-backed Participating Plan available at www.prudential.com.hk/shareholderpar for more information (such as investment philosophy and bonus philosophy) on your Shareholder-backed Participating Plan and the operation of the Shareholder-backed Participating Fund.

Supplementary benefits to extend your coverage
You can choose from a range of supplementary benefits to help tailor your plan. By paying additional premiums, you can cover the life assured against extra medical expenses and accidents.

You can find more about these benefits in the “Benefit schedule” and “More about PRU Health Critical Illness Extended Care II” sections below.
## Benefit schedule

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Coverage</th>
<th>Maximum number of claims</th>
<th>When you make a claim:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Early Stage Major Disease Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carcinoma-in-situ</td>
<td>25% of current sum assured of PRU Health Critical Illness Extended Care II</td>
<td>2</td>
<td>• There is a USD 50,000 / HKD 400,000 per life limit for each of the 20 designated Early Stage Major Disease Conditions under all PRU Health Critical Illness Extended Care II plan(s) for the same life assured.</td>
</tr>
<tr>
<td>Coronary Angioplasty</td>
<td></td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Early Thyroid or Prostate Cancer</td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Less Aggressive Malignancy</td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>The other 57 Early Stage Major Disease Conditions</td>
<td>20% of current sum assured of PRU Health Critical Illness Extended Care II</td>
<td>Each disease condition: 1</td>
<td>• We will not pay any Early Stage Major Disease Benefit if we have paid the Major Disease Benefit.</td>
</tr>
</tbody>
</table>

**Overall maximum number of claims: 3**

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Coverage</th>
<th>Maximum number of claims</th>
<th>When you make a claim:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Major Disease Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRU Health Critical Illness Extended Care II</td>
<td>100% of current sum assured of PRU Health Critical Illness Extended Care II</td>
<td>1</td>
<td>• We will deduct the total claimed amount of Early Stage Major Disease Benefit under PRU Health Critical Illness Extended Care II.</td>
</tr>
<tr>
<td>+ Critical Illness Care Enhancer II</td>
<td>Face value of Special Bonus* (if any)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>100% of current sum assured of Critical Illness Care Enhancer II (if applicable)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Coverage</th>
<th>Maximum number of claims</th>
<th>When you make a claim:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Death Benefit</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRU Health Critical Illness Extended Care II</td>
<td>100% of current sum assured of PRU Health Critical Illness Extended Care II</td>
<td></td>
<td>• We will deduct the total claimed amount of the Early Stage Major Disease Benefit under PRU Health Critical Illness Extended Care II.</td>
</tr>
<tr>
<td>+ Critical Illness Care Enhancer II</td>
<td>Face value of Special Bonus* (if any)</td>
<td></td>
<td>• We will not pay any Death Benefit if we have paid the Major Disease Benefit.</td>
</tr>
<tr>
<td></td>
<td>100% of current sum assured of Critical Illness Care Enhancer II (if applicable)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Benefits Coverage

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Coverage</th>
<th>Maximum number of claims</th>
<th>When you make a claim:</th>
</tr>
</thead>
</table>
| **Surrender Value** | Guaranteed Cash Value® + Cash value of Special Bonus^ (if any) | ———— | • We will deduct the total claimed amount of the Early Stage Major Disease Benefit under PRUHealth Critical Illness Extended Care II.  
• We will not provide any Surrender Value if we have paid the Major Disease Benefit. |

### Extended Major Disease Benefit (up to age 86 [ANB])

<table>
<thead>
<tr>
<th>Extended Major Disease Benefit</th>
<th>Coverage</th>
<th>Maximum Number of Claims</th>
<th>When you make a claim:</th>
</tr>
</thead>
</table>
| **Cancer** | 80% of current sum assured of PRUHealth Critical Illness Extended Care II | 2 | • We will pay the Extended Major Disease Benefit only if we have paid the Major Disease Benefit.  
• Cover up to age 86 (ANB) only.  
• The life assured should also fulfil the “waiting period” and “survival period” as well as “making Extended Major Disease Benefit claim(s) for Prostate Cancer” conditions outlined in the “More about PRUHealth Critical Illness Extended Care II” section below. |
| **Heart Attack or Stroke** | 80% of current sum assured of PRUHealth Critical Illness Extended Care II | 2 |  

### Cancer Treatment Extra Benefit (up to age 86 [ANB])

<table>
<thead>
<tr>
<th>Cancer Treatment Extra Benefit</th>
<th>Coverage</th>
<th>Maximum Number of Claims</th>
<th>When you make claim:</th>
</tr>
</thead>
</table>
| **Cancer** | 40% of current sum assured of PRUHealth Critical Illness Extended Care II | 6 | • We will pay the Cancer Treatment Extra Benefit only if we have paid the Major Disease Benefit or Extended Major Disease Benefit for Cancer.  
• We will pay a maximum of 2 claims after each Major Disease Benefit or Extended Major Disease Benefit claim for Cancer.  
• Cover up to age 86 (ANB) only.  
• The life assured should also fulfil “making claim(s) for Cancer Treatment Extra Benefit” conditions outlined in the “More about PRUHealth Critical Illness Extended Care II” section below. |

### Spouse Extra Benefit (if both you and your spouse successfully enrol in the plan)

<table>
<thead>
<tr>
<th>Spouse Extra Benefit</th>
<th>Coverage</th>
<th>Maximum Number of Claims</th>
<th>When you make a claim:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Spouse Extra Benefit</strong></td>
<td>50% of current sum assured of PRUHealth Critical Illness Extended Care II</td>
<td>————</td>
<td>• We will pay the Spouse Extra Benefit when the life assured passes away within the first 10 years, regardless of whether Early Stage Major Disease Benefit, Major Disease Benefit, Extended Major Disease Benefit or Cancer Treatment Extra Benefit has been paid.</td>
</tr>
</tbody>
</table>

### Remarks

We will deduct any outstanding loans and interest from all benefits we pay under PRUHealth Critical Illness Extended Care II.

* The limit applies to selected Early Stage Major Disease Conditions, including Carcinoma-in-situ, Coronary Angioplasty, Dengue Haemorrhagic Fever, Early Thyroid or Prostate Cancer, Insulin Dependent Diabetes Mellitus, Juvenile Huntington Disease, Kawasaki Disease, Less Aggressive Malignancy, Marble Bone Disease (Osteopetrosis), Osteogenesis Imperfecta, Rheumatic Fever with Valvular Impairment, Severe Asthma, Severe Autism Spectrum Disorder, Severe Central or Mixed Sleep Aproea, Severe Epilepsy, Severe Haemophilia, Severe Obstructive Sleep Aproea, Severe Psychiatric Illness, Systemic Juvenile Rheumatoid Arthritis and Type 1 Juvenile Spinal Amyotrophy.

^ The Special Bonus is a one-off non-guaranteed bonus. Please refer to “Special Bonus” in the “More about PRUHealth Critical Illness Extended Care II” section for details.

@ Please refer to “Surrender Value” in the “More about PRUHealth Critical Illness Extended Care II” section for details.
# List of disease conditions the plan covers

<table>
<thead>
<tr>
<th>Disease Groups</th>
<th>Early Stage Major Disease Conditions</th>
<th>Major Disease Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cancer</strong></td>
<td>1. Carcinoma-in-situ&lt;sup&gt;2,3&lt;/sup&gt;</td>
<td>1. Cancer&lt;sup&gt;4&lt;/sup&gt;</td>
</tr>
<tr>
<td></td>
<td>2. Early Thyroid or Prostate Cancer&lt;sup&gt;3,4&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3. Less Aggressive Malignancy&lt;sup&gt;3,5&lt;/sup&gt;</td>
<td></td>
</tr>
<tr>
<td><strong>Illnesses related to the Heart</strong></td>
<td>4. Aortic Aneurysm</td>
<td>2. Cardiomyopathy</td>
</tr>
<tr>
<td></td>
<td>5. Coronary Angioplasty&lt;sup&gt;3&lt;/sup&gt;</td>
<td>3. Coronary Artery Disease Requiring Surgery</td>
</tr>
<tr>
<td></td>
<td>6. Insertion of Cardiac Defibrillator</td>
<td>4. Heart Attack</td>
</tr>
<tr>
<td></td>
<td>7. Insertion of Cardiac Pacemaker</td>
<td>5. Heart Valve and Structural Surgery</td>
</tr>
<tr>
<td></td>
<td>8. Insulin Dependent Diabetes Mellitus&lt;sup&gt;3&lt;/sup&gt; (cover from age 1-18 [ANB])</td>
<td>6. Infective Endocarditis</td>
</tr>
<tr>
<td></td>
<td>9. Kawasaki Disease&lt;sup&gt;3&lt;/sup&gt; (cover from age 1-18 [ANB])</td>
<td>7. Primary Pulmonary Arterial Hypertension</td>
</tr>
<tr>
<td></td>
<td>10. Less Severe Cardiomyopathy</td>
<td>8. Surgery to the Aorta</td>
</tr>
<tr>
<td></td>
<td>11. Less Severe Infective Endocarditis</td>
<td></td>
</tr>
<tr>
<td></td>
<td>12. Percutaneous Heart Valve Surgery</td>
<td></td>
</tr>
<tr>
<td></td>
<td>13. Percardecotomy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>14. Rheumatic Fever with Valvular Impairment&lt;sup&gt;3&lt;/sup&gt; (cover from age 1-18 [ANB])</td>
<td></td>
</tr>
<tr>
<td></td>
<td>15. Transmyocardial Laser Revascularisation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>17. Cerebral Arteriovenous Malformation Requiring Surgery</td>
<td>10. Amyotrophic Lateral Sclerosis</td>
</tr>
<tr>
<td></td>
<td>18. Cerebral Shunt Insertion</td>
<td>11. Apallic Syndrome</td>
</tr>
<tr>
<td></td>
<td>20. Early Stage Dementia including Early Stage Alzheimer’s Disease</td>
<td>13. Benign Brain Tumour</td>
</tr>
<tr>
<td></td>
<td>22. Juvenile Huntington Disease&lt;sup&gt;4&lt;/sup&gt; (cover from age 1-18 [ANB])</td>
<td>15. Coma</td>
</tr>
<tr>
<td></td>
<td>23. Less Severe Bacterial Meningitis</td>
<td>16. Creutzfeldt-Jacob Disease (CJD)</td>
</tr>
<tr>
<td></td>
<td>24. Less Severe Coma</td>
<td>17. Encephalitis</td>
</tr>
<tr>
<td></td>
<td>25. Less Severe Viral Encephalitis</td>
<td>18. Major Head Trauma</td>
</tr>
<tr>
<td></td>
<td>26. Moderately Severe Muscular Dystrophy</td>
<td>19. Meningeal Tuberculosis</td>
</tr>
<tr>
<td></td>
<td>27. Moderately Severe Myasthenia Gravis</td>
<td>20. Motor Neurone Disease</td>
</tr>
<tr>
<td></td>
<td>28. Severe Autism Spectrum Disorder&lt;sup&gt;3&lt;/sup&gt; (cover from age 1 – 18 [ANB])</td>
<td>21. Multiple Sclerosis</td>
</tr>
<tr>
<td></td>
<td>29. Severe Psychiatric Illness&lt;sup&gt;3&lt;/sup&gt;</td>
<td>22. Muscular Dystrophy</td>
</tr>
<tr>
<td></td>
<td>30. Surgery for Subdural Haematoma</td>
<td>23. Paralysis</td>
</tr>
<tr>
<td></td>
<td>31. Surgical Removal of Pituitary Tumour</td>
<td>24. Parkinson’s Disease</td>
</tr>
<tr>
<td></td>
<td>32. Type 1 Juvenile Spinal Amyotrophy&lt;sup&gt;3&lt;/sup&gt; (cover from age 1-18 [ANB])</td>
<td>25. Poliomyelitis</td>
</tr>
<tr>
<td></td>
<td></td>
<td>26. Progressive Bulbar Palsy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>27. Progressive Supranuclear Palsy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>28. Severe Myasthenia Gravis</td>
</tr>
<tr>
<td></td>
<td></td>
<td>29. Spinal Muscular Atrophy</td>
</tr>
<tr>
<td></td>
<td></td>
<td>30. Stroke</td>
</tr>
<tr>
<td><strong>Illnesses related to the Major Organs and Functions</strong></td>
<td>33. Acute Necrotizing Pancreatitis</td>
<td>31. Chronic Liver Disease</td>
</tr>
<tr>
<td></td>
<td>34. Amputation of One Foot due to Complication from Diabetes Mellitus</td>
<td>32. Chronic Relapsing Pancreatitis</td>
</tr>
<tr>
<td></td>
<td>35. Biliary Tract Reconstruction Surgery</td>
<td>33. End Stage Lung Disease</td>
</tr>
<tr>
<td></td>
<td>36. Chronic Lung Disease</td>
<td>34. Kidney Failure</td>
</tr>
<tr>
<td></td>
<td>37. Dengue Haemorrhagic Fever&lt;sup&gt;3&lt;/sup&gt; (cover from age 1-18 [ANB])</td>
<td>35. Major Organ Transplantation</td>
</tr>
<tr>
<td></td>
<td>38. Endovascular Treatment of Peripheral Arterial Disease</td>
<td>36. Necrotising Fasciitis</td>
</tr>
<tr>
<td></td>
<td>39. Hepatitis with Cirrhosis</td>
<td>37. Severance of Limbs</td>
</tr>
<tr>
<td></td>
<td>40. Insertion of a Vena-cava filter</td>
<td>38. Systemic Lupus Erythematosus (SLE) with Lupus Nephritis</td>
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<td></td>
<td>41. Less Severe Kidney Disease</td>
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<tr>
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<td>42. Less Severe Systemic Lupus Erythematosus</td>
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<td>43. Liver Surgery</td>
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<td>44. Loss of One Limb</td>
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<tr>
<td>Disease Groups</td>
<td>Early Stage Major Disease Conditions</td>
<td>Major Disease Conditions</td>
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<tr>
<td>Terminal Illness and Disabilities</td>
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<td>39. Loss of Independent Existence (cover from age 1-65 [ANB])</td>
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<td>40. Terminal Illness</td>
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<td>41. Total and Permanent Disability (cover from age 1-65 [ANB])</td>
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<tr>
<td>Other Illnesses</td>
<td>45. Cochlear Implant Surgery</td>
<td>42. AIDS due to Blood Transfusion</td>
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<td>46. Diabetic Retinopathy</td>
<td>43. Aplastic Anaemia</td>
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<td></td>
<td>47. Facial Reconstructive Surgery for Injury and Burns due to Accident</td>
<td>44. Blindness</td>
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<td>48. Less Severe Burns to Body due to Accident</td>
<td>45. Crohn’s Disease</td>
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<tr>
<td></td>
<td>49. Less Severe Crohn’s Disease</td>
<td>46. Deafness</td>
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<td></td>
<td>50. Loss of Hearing in One Ear</td>
<td>47. Ebola</td>
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<td></td>
<td>51. Loss of Sight of One Eye</td>
<td>48. Elephantiasis</td>
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<td>52. Marble Bone Disease (Osteopetrosis)3 (cover from age 1-18 [ANB])</td>
<td>49. Fulminating Viral Hepatitis</td>
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<tr>
<td></td>
<td>53. Osteogenesis Imperfecta3 (cover from age 1-18 [ANB])</td>
<td>50. Loss of Speech</td>
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<tr>
<td></td>
<td>54. Osteoporosis with Fractures (cover from age 1-70 [ANB])</td>
<td>51. Major Burns</td>
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<td></td>
<td>55. Pheochromocytoma</td>
<td>52. Medullary Cystic Disease</td>
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<tr>
<td></td>
<td>56. Severe Asthma1 (cover from age 1-18 [ANB])</td>
<td>53. Occupationally Acquired HIV</td>
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<td>57. Severe Central or Mixed Sleep Apnoea1</td>
<td>54. Severe Rheumatoid Arthritis</td>
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<tr>
<td></td>
<td>58. Severe Epilepsy2</td>
<td>55. Severe Ulcerative Colitis</td>
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<tr>
<td></td>
<td>59. Severe Haemophilia2</td>
<td>56. Systemic Scleroderma</td>
</tr>
<tr>
<td></td>
<td>60. Severe Obstructive Sleep Apnoea2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>61. Systemic Juvenile Rheumatoid Arthritis2 (cover from age 1-18 [ANB])</td>
<td></td>
</tr>
</tbody>
</table>

1 The plan offers whole-of-life protection if you have not claimed the Major Disease Benefit.
2 Carcinoma-in-situ covers all organs except for Carcinoma-in-situ of the skin (including melanoma-in-situ).
3 There is a USD 50,000 / HKD 400,000 per life limit for each of the 20 selected Early Stage Major Disease Conditions under all PRUHealth Critical Illness Extended Care II plan(s) covering the same life assured.
4 Early Thyroid or Prostate Cancer refers to the presence of one of the following malignant conditions: (a) thyroid tumour classified as T1N0M0 according to the TNM classification system; or (b) prostate tumour classified as T1a or T1b according to the TNM classification system.
5 Less Aggressive Malignancy refers to the presence of one of the following malignant conditions: (a) chronic lymphocytic leukaemia classified as RAI stage I or II; or (b) non-melanoma skin cancer of at least AJCC stage II or above.
6 Cancer does not include (a) thyroid tumour classified as T1N0M0 or a lower stage according to the TNM classification system; (b) prostate tumour classified as T1a or T1b or a lower stage according to the TNM classification system; (c) chronic lymphocytic leukaemia less than RAI stage III; (d) skin cancer other than malignant melanoma; (e) tumour in the presence of any HIV; (f) Cervical Intra-epithelial Neoplasia (CIN I, CIN II, or CIN III) or Cervical Squamous Intra-epithelial Lesion; and (g) tumour classified as pre-malignant, non-invasive, or Carcinoma-in-situ, or as having either borderline malignancy or low malignant potential.
Case 1 – Claims for multiple Cancer strikes

At age 33 (ANB), Ms. Tam enrolled in a 20-year premium term PRUHealth Critical Illness Extended Care II for herself with a current sum assured of USD 100,000. She chooses to pay the premium annually, at USD 3,181 for each year.

In the first 10 years of her policy, she is entitled to the plan’s Critical Illness Care Enhancer II, which gives her extra protection of USD 50,000, i.e. 50% of the USD 100,000 current sum assured.

How does the plan work for you?

Diagnosed with Carcinoma-in-situ of breast
Entitled to Early Stage Major Disease Benefit: USD 25,000 (25% of current sum assured)

Diagnosed with Breast Cancer
Entitled to Early Stage Major Disease Benefit: USD 75,000 (75% of current sum assured) + face value of Special Bonus (if any)

Diagnosed with Lung Cancer
Entitled to Major Disease Benefit under Critical Illness Care Enhancer II: USD 50,000 (50% of current sum assured)

Continuation of Lung Cancer and receiving active treatment
Entitled to Cancer Treatment Extra Benefit: USD 40,000 (40% of current sum assured)

Recurrence of Lung Cancer and receiving active treatment
Entitled to Cancer Treatment Extra Benefit: USD 40,000 (40% of current sum assured)

Continuation of active treatment for recurrent Lung Cancer
Entitled to Critical Illness Premium Waiver Benefit: We waive all her future premiums

Entitled to Early Stage Critical Illness Premium Waiver Benefit: We waive her premium for the next year

Entitled to Critical Illness Premium Waiver Benefit: We waive her premium for the next year

Policy starts at 33 (ANB) and ends at 86 (ANB)

Extra 50% protection from Critical Illness Care Enhancer II for the first 10 years

Total benefit payout = 390% of current sum assured

We assume in the above example that Ms. Tam is a non-smoker. We also assume that she fulfils the definitions and claims requirements of the benefits, and that she has no policy loans nor makes any policy changes.

100% of current sum assured less the total claimed amount of Early Stage Major Disease Benefit.
Case 2 – Claims for multiple Heart Attack and Stroke

At age 38 (ANB), Mr. Yu enrolled in a 20-year premium term PRUHealth Critical Illness Extended Care II for himself with a current sum assured of **USD 100,000**. He chooses to pay the premium annually, at **USD 3,474** for each year.

In the first 10 years of his policy, he is entitled to the plan’s **Critical Illness Care Enhancer II**, which gives him extra protection of **USD 50,000**, i.e. 50% of the USD 100,000 current sum assured.

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**Extra 50% protection from Critical Illness Care Enhancer II for the first 10 years**

- **Entitled to Early Stage Critical Illness Premium Waiver Benefit:**
  - We waive his premium for the next year

- **Entitled to Early Stage Critical Illness Premium Waiver Benefit:**
  - We waive his premium for the next year

- **Entitled to Critical Illness Premium Waiver Benefit:**
  - We waive all his future premiums

**Policy continues to cover Mr. Yu against Cancer under Extended Major Disease Benefit and Cancer Treatment Extra Benefit until age 86 (ANB)**

- **Underwent Coronary Angioplasty**
  - **Entitled to Early Stage Major Disease Benefit:**
    - USD 25,000
      (25% of current sum assured)

- **Underwent Coronary Angioplasty**
  - **Entitled to Early Stage Major Disease Benefit:**
    - USD 25,000
      (25% of current sum assured)

- **Diagnosed with Heart Attack**
  - **Entitled to Major Disease Benefit:**
    - USD 50,000
      (50% of current sum assured) + face value of Special Bonus (if any)
  - **Entitled to Major Disease Benefit under Critical Illness Care Enhancer II:**
    - USD 50,000
      (50% of current sum assured)

- **Diagnosed with Heart Attack**
  - **Entitled to Extended Major Disease Benefit:**
    - USD 80,000
      (80% of current sum assured)

- **Diagnosed with Stroke**
  - **Entitled to Extended Major Disease Benefit:**
    - USD 80,000
      (80% of current sum assured)

**Total benefit payout = 310% of current sum assured**

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^c We assume in the above example that Mr. Yu is a non-smoker. We also assume that he fulfils the definitions and claims requirements of the benefits, and that he takes no policy loans nor makes any policy changes.

^d 100% of current sum assured less the total claimed amount of Early Stage Major Disease Benefit.
Key exclusions

We will not pay any Major Disease Benefit, Early Stage Major Disease Benefit, Extended Major Disease Benefit or Cancer Treatment Extra Benefit of PRUHealth Critical Illness Extended Care II and Critical Illness Care Enhancer II if:

i. the disease condition (including Major Disease Condition or Early Stage Major Disease Condition) existed before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or

ii. the life assured suffers from any pre-existing condition, or shows any signs or symptoms, which may be the cause or triggering condition of a disease condition before the effective date of this plan, or before the effective date of reinstatement, whichever is later; or

iii. the life assured is diagnosed by a registered specialist with a disease condition, or has shown signs or symptoms of any illness, disease or physical condition which may be the cause or triggering condition of a disease condition within 90 days from the effective date of this plan or from the effective date of reinstatement, whichever is later. This exclusion does not apply if the disease condition is caused by an accident and the life assured is diagnosed as having the disease condition within 90 days of the accident; or

iv. the disease condition is a direct or indirect result of:
   a. the life assured’s attempted suicide or self-inflicted injuries while sane or insane; or
   b. Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex or infection by Human Immunodeficiency Virus (HIV) except for AIDS due to Blood Transfusion or Occupationally Acquired HIV; or
   c. narcotics used by the life assured unless taken as prescribed by a registered doctor, or the life assured’s abuse of drugs and/or alcohol.

We will not pay the Major Disease Benefit for the life assured’s Total and Permanent Disability as a direct or indirect result of:

i. war, hostilities (whether war is declared or not), rebellion, insurrection, riot, or civil commotion; or

ii. travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

In addition, we will not pay the Parental Premium Waiver Benefit for the death of the policyholder (or their spouse) within 2 years from the effective date of Parental Premium Waiver Benefit or from the effective date of reinstatement of this plan, whichever is later, if the death of the policyholder (or their spouse) is a direct or indirect result of all or any of the following:

i. war, hostilities (whether war is declared or not), rebellion, insurrection, riot or civil commotion; or

ii. alcohol, narcotics or drugs unless taken as prescribed by a registered doctor; or

iii. attempted suicide, suicide or self-inflicted injuries while sane or insane; or

iv. participation in any criminal offence; or

v. scuba diving or engaging in or taking part in any kind of race other than on foot; or

vi. travelling or flights in any vehicle or device for aerial navigation other than as a fare-paying passenger on a scheduled public air service.

For more details on exclusions, please refer to relevant policy provisions.
More about PRUHealth Critical Illness Extended Care II

Plan type
Basic plan

Benefit term
The plan offers whole-of-life protection (except for Extended Major Disease Benefit and Cancer Treatment Extra Benefit).

Premium term/Issue age/Currency option

<table>
<thead>
<tr>
<th>Premium term</th>
<th>Issue age (ANB)</th>
<th>Currency option</th>
</tr>
</thead>
<tbody>
<tr>
<td>10-year</td>
<td>1–65</td>
<td>HKD/USD</td>
</tr>
<tr>
<td>15-year</td>
<td>1–60</td>
<td></td>
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<tr>
<td>20-year</td>
<td>1–55</td>
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<tr>
<td>25-year</td>
<td>1–50</td>
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</tbody>
</table>

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

Premium structure
- We will determine the premium based on the risk class (including but not limited to age, gender and smoking status) of the life assured as well as the premium term selected. We have the right to review and adjust the premium rates for particular risk classes on each policy anniversary. We will not adjust the premium unless we notify you prior to the policy’s anniversary.

Current sum assured
- The current sum assured of PRUHealth Critical Illness Extended Care II (excluding Critical Illness Care Enhancer II) reflects any reductions of the sum assured you make to your plan.
- The current sum assured of Critical Illness Care Enhancer II reflects any reductions of the sum assured you make to your plan.

Critical Illness Care Enhancer II
- If you reduce your sum assured of PRUHealth Critical Illness Extended Care II, we will also reduce your Critical Illness Care Enhancer II’s coverage in proportion.
- Critical Illness Care Enhancer II is available only during the first 10 policy years of the plan.
- Early Stage Major Disease Benefit, Cancer Treatment Extra Benefit, Extended Major Disease Benefit, Spouse Extra Benefit, Special Bonus and guaranteed cash value are not applicable to Critical Illness Care Enhancer II.
- We will stop your Critical Illness Care Enhancer II when you terminate the PRUHealth Critical Illness Extended Care II, its benefit term has ended or we pay the Major Disease Benefit or Death Benefit.
- You can convert Critical Illness Care Enhancer II to a new life insurance plan with a cash value (as specified by us at the time of conversion) for the life assured at a premium rate determined by us, provided that:
  - no claims have been made under PRUHealth Critical Illness Extended Care II;
  - the new sum assured is the same or less than the current sum assured of Critical Illness Care Enhancer II;
  - the new policy will be issued with the same special terms and conditions as your existing PRUHealth Critical Illness Extended Care II;
  - you apply for the conversion within 1 month before or after Critical Illness Care Enhancer II ends; and
  - you have an insurable interest in the life of the life assured (if you are not the life assured) named under the new policy and meet other specified conditions including minimum sum assured and issue age requirement of the new policy.

Special Bonus
- The Special Bonus is a one-off non-guaranteed bonus.
- We normally declare bonus annually according to our declared bonus rates. We may change the bonus rates from time to time and they may vary depending on the currency in which your plan is denominated. The bonus is not guaranteed. We will declare the bonus for your plan from its 5th anniversary.
- The declared bonus may rise and fall and does not accumulate within the policy or form a permanent addition to the policy’s value.
- The declared bonus has a face value which we will pay out in the event of death of the life assured or if you make a Major Disease Benefit claim.
- The bonus also has a non-guaranteed cash value which we determine by a variable cash value discount factor. In the event of policy surrender, the non-guaranteed cash value – not the face value – of the bonus shall be paid out.
Factors affecting the 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 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 www.prudential.com.hk/bonushistory_SHPAR_en explains the bonus history.

Surrender Value

Provided we have not paid a Major Disease Benefit, when you surrender your policy, we will pay a Surrender Value under PRUHealth Critical Illness Extended Care II equal to:

- guaranteed cash value (from 3rd policy anniversary);
- plus cash value of Special Bonus (from 5th policy anniversary, if any);
- less total claimed amount for Early Stage Major Disease Benefit made under PRUHealth Critical Illness Extended Care II;
- less any outstanding loans and interest.

Death Benefit

Provided we have not paid a Major Disease Benefit, if the life assured dies, we will pay a Death Benefit equal to:

- 100% of current sum assured of PRUHealth Critical Illness Extended Care II;
- plus face value of Special Bonus of PRUHealth Critical Illness Extended Care II (from 5th policy anniversary, if any);
- plus 100% of current sum assured of Critical Illness Care Enhancer II (if applicable);
- less total claimed amount for Early Stage Major Disease Benefit made under PRUHealth Critical Illness Extended Care II;
- less any outstanding loans and interest.

Waiting period and survival period for Extended Major Disease Benefit claim(s)

- You can claim for Extended Major Disease Benefit provided that the period elapsed between the dates of diagnosis of the preceding admitted and subsequent claims for Major Disease Conditions is:
  - at least 1 year; and
  - at least 3 years when both claims are Cancer.
- For us to pay this benefit, the life assured needs to survive for at least 14 days from the date of diagnosis of Cancer, Heart Attack and Stroke.

Making Extended Major Disease Benefit claim(s) for Prostate Cancer

- If the life assured is above age 71 (ANB), and needs to make Extended Major Disease Benefit claim(s) for persistent Prostate Cancer, you have to show us that the life assured has had (or is having) Active Treatment for the same Cancer, during the period between the dates of diagnosis of the preceding admitted and subsequent Cancer claims on Major Disease Benefit or Extended Major Disease Benefit.
• Active Treatment includes surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.

Second claim conditions for Carcinoma-in-situ and Coronary Angioplasty
• To make a second claim for Carcinoma-in-situ, the second claim must be for a Carcinoma-in-situ in a different organ from the first successful claim.
• Paired organs (such as breast, fallopian tube, lung, ovary and testis) are considered to be the same organ for this Carcinoma-in-situ claim.
• To make a second claim for Coronary Angioplasty, the treatment must be performed on a location of stenosis or obstruction in a major coronary artery where no stenosis greater than 60% was identified in the coronary angiogram relating to the first claim.

Making claim(s) for Cancer Treatment Extra Benefit
• After we have paid a preceding Cancer claim for Major Disease Benefit or Extended Major Disease Benefit, you can claim for Cancer Treatment Extra Benefit as long as the life assured still suffers from Cancer and is receiving Active Treatment or End-of-life Care for Cancer, within each of the following periods:
  i. at least 1 year but less than 2 years after the date of diagnosis of the preceding Cancer claim; and
  ii. at least 2 years but less than 3 years after the date of diagnosis of the preceding Cancer claim.
• Active Treatment includes surgery, radiotherapy, chemotherapy, targeted therapy, bone marrow transplant, proton therapy, immunotherapy, CyberKnife, Gamma Knife or a combination of these treatments. Hormonal therapy is not included.
• End-of-life Care means any treatment provided in hospital or a registered hospice specifically to relieve cancer symptoms in which the cancer is progressing due to lack of treatment to cure or control the cancer.

Spouse Extra Benefit
• We will provide the Spouse Extra Benefit to your policy for the first 10 years if you are aged 19 or above (ANB) when you take out the plan, and your legally married spouse is also insured successfully under another PRUHealth Critical Illness Extended Care II policy, and provided that:
  - when you and your spouse apply for this plan, both of you agree to link your policies, using our form; and
  - your spouse is aged 19 or above (ANB) when they take out the plan; and
  - the period between the dates you and your spouse apply for your plans does not exceed 90 days; and
  - both policies have not been linked to any other policy for this benefit before; and
  - both of you have applied for individual policies (rather than business policies).
• Once the policies have been successfully linked, we will notify you in writing after they have been in effect for at least 30 days to confirm your cover.
• We will terminate this benefit when its benefit term has ended.
• This benefit applies only when we successfully issue both you and your spouse’s policies. If we reject either application or the policy is cancelled, we will not provide this benefit.

Parental Premium Waiver Benefit
• The Parental Premium Waiver Benefit applies to the eligible policyholder of the PRUHealth Critical Illness Extended Care II if:
  - the life assured is aged 1–18 (ANB) when the plan comes into force; and
  - the policyholder is aged 19–51 (ANB) when their plan comes into force, or on the date we accept any changes to the plan’s policyholder (whichever is later).
• The Parental Premium Waiver Benefit also applies to the eligible policyholder’s spouse of the plan given that:
  - the policyholder’s spouse has been registered and approved by us, and
- such registration can be made by the policyholder by completing and submitting a form to us if:
  > the policyholder is the parent of the life assured of the plan when they register; and
  > the policyholder’s spouse is the legally married spouse of the policyholder when they register; and
  - the spouse is aged 19–51 (ANB) when (a) the plan comes into force (if the policyholder registers them when we issue the policy), or (b) on the date when we approve their registration (if this is made after we issue the policy), whichever is later.
• We will pay this benefit when either the eligible policyholder of the plan or their spouse (collectively the “Covered Person(s)”) passes away at least 2 years (the “waiting period”) from (a) the effective date of the plan; or (b) the date we approve them as the Covered Person(s); or (c) the effective date they reinstate their plan, whichever is later (the 2-year waiting period does not apply to the death caused by an accident).
• The Covered Person(s) does not need to provide us any health information for this benefit.

Treatment Sure service
• The Treatment Sure service is provided by a third party service provider we have designated and this service offers Global Expert Medical Opinion and Medical Concierge services for the life assured of PRU Health Critical Illness Extended Care II.
• Whether or not your condition is one of the 117 disease conditions we cover, the Treatment Sure service is suitable for any non-emergency medical conditions (e.g. cancer, gastroenteric diseases and orthopaedic issues) that may require a second opinion, but excludes:
  - Accidents and medical emergencies
  - Urgent or life-threatening conditions
  - Daily or common medical issues (such as colds, fever, flu and occasional rashes)
  - Chronic disease management (such as chronic hepatitis, diabetes and high blood pressure), except for any complications of chronic diseases
  - The Global Expert Medical Opinion report is intended to supplement the information the life assured has already received from their attending doctor. The report should not be used to replace their attending doctor’s recommendations. The final decision on the medical treatment arrangement must be made solely by the life assured.
  - The Medical Concierge is only available after the life assured has completed the Global Expert Medical Opinion. If the life assured chooses to receive treatment abroad, they will be responsible for all fees and charges required for travel and accommodation and related items.
• We may change both the scope of Treatment Sure service and the service provider from time to time at our sole discretion without prior notice. We may cease and/or suspend the Treatment Sure service at our sole discretion.
• We are not the service provider or the agent of the service provider. We make no representation, warranty or undertaking as to the quality and availability of the service and shall not accept any responsibility or liability for the services provided by the service provider(s). Under no circumstance shall we be responsible or liable for the acts or omissions or services of the service provider.

Termination of this plan
We will terminate this plan when the first of these happens:
• the death of the life assured; or
• once the policy is surrendered; or
• if you fail to pay your premium within the grace period of 1 calendar month from its due date; or
• once we can provide no further protection under the Extended Major Disease Benefit or Cancer Treatment Extra Benefit before the policy anniversary following the life assured’s age 86 (ANB); or
• on the policy anniversary following the life assured’s age 86 (ANB) if we have paid (or if it is confirmed that we will pay) the Major Disease Benefit; or
• once we pay (or once it is confirmed that we will pay) Major Disease Benefit after the policy anniversary following the life assured’s age 86 (ANB); or
• once outstanding loans and interest are more than 90% of the guaranteed cash value of your plan minus the total claimed amount for Early Stage Major Disease Benefit.
Investment philosophy

Investment strategy
We aim to protect the rights and manage the reasonable expectations of all Shareholder-backed Participating 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 Shareholder-backed Participating 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:

<table>
<thead>
<tr>
<th>Asset type</th>
<th>Allocation (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>USD-/HKD-denominated</td>
<td></td>
</tr>
<tr>
<td>Fixed-income securities</td>
<td>55%</td>
</tr>
<tr>
<td>Equity-type securities</td>
<td>45%</td>
</tr>
</tbody>
</table>

Our guaranteed liabilities to the policyholders are mainly supported by fixed-income securities.

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.
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 www.prudential.com.hk/investmentmix_en.
Key risks

How our credit risk may 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 currency exchange rate risk affects 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.

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 inflation affects 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, 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.

Why may your premiums be adjusted?
We have the right to review and adjust the plan’s premium rates for particular risk classes on each policy anniversary, but not for any individual customer.

We may adjust premium rates because of several factors, such as our claims, investment and persistency experience.
Important information

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 days after: (1) the delivery of the policy or (2) the issuance of a notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer/his/her representative, whichever is earlier. 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
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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”.

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