

# Summary Information for Investment Choices



**PRUDENTIAL**  
英國保誠

Investment-linked Insurance

Listening. Understanding. Delivering.





Effective date: 23 October 2019

## **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<sup>#</sup> listed in the section “Notes” below and the Summary Information for Investment Choices which is dated September 2019.

### **Merger of Allianz China A-Shares (Code: ACF) and change of its code and name of the corresponding reference fund**

With effect from 23 October 2019, Allianz Global Investors Opportunities – Allianz China A-Shares (i.e. the existing corresponding reference fund of Allianz China A-Shares) will be merged into Allianz Global Investors Fund – Allianz China A-Shares. As a result of this merger, the code and name of corresponding reference fund of Allianz China A-Shares set out on page 9 of the Summary Information for Investment Choices under the section of “List of Investment Choices” will be replaced as follows:

“

<b>Existing code of Allianz China A-Shares</b>	<b>New code of Allianz China A-Shares</b>
ACF	ACA

<b>Existing name of corresponding reference fund (merging fund)</b>	<b>New name of corresponding reference fund (receiving fund)</b>
Allianz Global Investors Opportunities – Allianz China A-Shares	Allianz Global Investors Fund – Allianz China A-Shares

”

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**link 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 Opportunities 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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Effective date: 2 June 2020

## **Addendum No. 2 to Summary Information for Investment Choices**

This “Addendum No. 2 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<sup>#</sup> listed in the section “Notes” below, the Summary Information for Investment Choices which is dated September 2019 and the “Addendum No. 1 to Summary Information for Investment Choices”.

### **Renaming of Investment Choices, their corresponding reference funds and management company/investment manager and conversion of Share Class for respective funds**

From 2 June 2020, the name of Investec GSF Global Franchise Fund (Code: IGF), Investec GSF Global Strategic Equity Fund (Code: IGS), Investec GSF Global Energy Fund (Code: IGE), Investec GSF Global Multi-Asset Income Fund (Code: IIF) and Investec GSF Global Strategic Managed Fund (Code: IGM) and their corresponding reference funds (set out on page 7, 8 and 13 of the Summary Information for Investment Choices under the section of “List of Investment Choices”) will be renamed as follows:

“

<b>Existing name of Investment Choice</b>	<b>New name of Investment Choice</b>
Investec GSF Global Franchise Fund	Ninety One GSF Global Franchise Fund
Investec GSF Global Strategic Equity Fund	Ninety One GSF Global Strategic Equity Fund
Investec GSF Global Energy Fund	Ninety One GSF Global Energy Fund
Investec GSF Global Multi-Asset Income Fund	Ninety One GSF Global Multi-Asset Income Fund
Investec GSF Global Strategic Managed Fund	Ninety One GSF Global Strategic Managed Fund

<b>Existing name of corresponding reference fund</b>	<b>New name of corresponding reference fund</b>
Investec Global Strategy Fund – Global Franchise Fund	Ninety One Global Strategy Fund – Global Franchise Fund
Investec GSF Global Strategy Fund – Global Strategic Equity Fund	Ninety One Global Strategy Fund – Global Strategic Equity Fund
Investec Global Strategy Fund – Global Energy Fund	Ninety One Global Strategy Fund – Global Energy Fund
Investec Global Strategy Fund – Global Multi-Asset Income Fund	Ninety One Global Strategy Fund – Global Multi-Asset Income Fund
Investec Global Strategy Fund – Global Strategic Managed Fund	Ninety One Global Strategy Fund – Global Strategic Managed Fund

”

Also, from 16 March 2020, the management company/investment manager name of the above corresponding reference funds (set out on page 7, 8 and 13 of the Summary Information for Investment Choices under the section of “List of Investment Choices”) has been renamed as follows:

“

Existing name of corresponding reference fund	Existing management company/investment manager name of corresponding reference funds	New management company/ investment manager name of corresponding reference funds
Investec Global Strategy Fund – Global Franchise Fund	Investec Asset Management Luxembourg S.A.	Ninety One Luxembourg S.A.
Investec GSF Global Strategy Fund – Global Strategic Equity Fund	Investec Asset Management Limited	Ninety One UK Limited
Investec Global Strategy Fund – Global Energy Fund	Investec Asset Management Limited	Ninety One UK Limited
Investec Global Strategy Fund – Global Multi-Asset Income Fund	Investec Asset Management Luxembourg S.A.	Ninety One Luxembourg S.A.
Investec Global Strategy Fund – Global Strategic Managed Fund	Investec Asset Management Limited	Ninety One UK Limited

”

And, from 2 July 2020, the share class of the reference fund of Investec GSF Global Strategic Equity Fund (Code: IGS) will be converted from F share class to A share class. As a result, the code of Investec GSF Global Strategic Equity Fund (Code: IGS) and the share class of corresponding reference fund (set out on page 7 of the Summary Information for Investment Choices under the section of “List of Investment Choices”) will be replaced as follows:

“

Existing code of Investec GSF Global Strategic Equity Fund	New code of Investec GSF Global Strategic Equity Fund
IGS	IFF

Existing share class of corresponding reference fund	New share class of corresponding reference fund
F Acc	A Acc

”

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**link 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, the “Addendum No. 1 to Summary Information for Investment Choices” and “Addendum No. 2 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 Ninety One which Prudential believes to be reliable.

The above sets out the full content of this “Addendum No. 2 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<sup>#</sup> 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.
- 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.

<sup>#</sup> 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
	9,958

Portfolio Diversification as of 12/31/2000

Asset Allocation

- Cash
- Bonds
- Stocks
- Other

## 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
<b>Equity – ASEAN</b>						
<b>Barings ASEAN Frontiers Fund</b>	BAF	Barings International Umbrella Fund – Barings ASEAN Frontiers Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
<b>JPMorgan ASEAN Fund</b>	JAS	JPMorgan ASEAN Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
<b>Equity – Asia Pacific</b>						
<b>JPMorgan Pacific Securities Fund</b>	JPS	JPMorgan Pacific Securities Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
<b>Equity – Asia Pacific (ex Japan)</b>						
<b>Allianz Total Return Asian Equity Fund</b>	ATR	Allianz Global Investors Fund – Allianz Total Return Asian Equity	Allianz Global Investors GmbH	AT	USD	USD
<b>BlackRock Asian Growth Leaders Fund</b>	BAL	BlackRock Global Funds – Asian Growth Leaders Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Eastspring Investments Asian Equity Fund</b>	EAE	Eastspring Investments – Asian Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Eastspring Investments Asian Low Volatility Equity Fund</b>	ELV	Eastspring Investments – Asian Low Volatility Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Fidelity Asian Special Situations Fund</b>	FAS	Fidelity Funds – Asian Special Situations Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>First State Asian Equity Plus Fund</b>	FAE	First State Global Umbrella Fund Plc. – First State Asian Equity Plus Fund	First State Investments (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
<b>Invesco Asia Opportunities Equity Fund</b>	IAO	Invesco Funds – Invesco Asia Opportunities Equity Fund	Invesco Management S.A.	A Acc	USD	USD
<b>Templeton Asian Growth Fund</b>	TAG	Franklin Templeton Investment Funds – Templeton Asian Growth Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Equity – Emerging Markets</b>						
<b>Aberdeen Standard SICAV I Latin American Equity Fund</b>	ALA	Aberdeen Standard SICAV I – Latin American Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
<b>Fidelity Emerging Europe Middle East and Africa Fund</b>	FEA	Fidelity Funds – Emerging Europe, Middle East and Africa Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Fidelity Emerging Markets Fund</b>	FEM	Fidelity Funds – Emerging Markets Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Fidelity Latin America Fund</b>	FLA	Fidelity Funds – Latin America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
<b>JPM Emerging Markets Equity Fund</b>	JEM	JPMorgan Funds – Emerging Markets Equity Fund	JPMorgan Asset Management (Europe) S.à r.l.	A Dist	USD	USD
<b>Schroder BRIC Fund</b>	SBR	Schroder International Selection Fund – BRIC (Brazil, Russia, India, China)	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Templeton Emerging Markets Fund</b>	TEM	Franklin Templeton Investment Funds – Templeton Emerging Markets Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Equity – Europe</b>						
<b>Barings Europe Select Trust</b>	BET	Barings Europe Select Trust	Baring Fund Managers Limited	A Acc	USD	USD
<b>BlackRock European Equity Income Fund</b>	BEE	BlackRock Global Funds – European Equity Income Fund	BlackRock (Luxembourg) S.A.	A2 (USD hedged)	USD	USD
<b>BlackRock European Special Situations Fund</b>	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
<b>Fidelity European Growth Fund</b>	FEG	Fidelity Funds – European Growth Fund	FIL Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
<b>Invesco Pan European Equity Fund</b>	IPE	Invesco Funds – Invesco Pan European Equity Fund	Invesco Management S.A.	A Acc (USD hedged)	USD	USD
<b>Schroder Euro Equity Fund</b>	SEE	Schroder International Selection Fund – EURO Equity	Schroder Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	USD	USD
<b>Equity – Global Market</b>						
<b>AB SICAV I Low Volatility Equity Portfolio</b>	ALV	AB SICAV I – Low Volatility Equity Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A	USD	USD
<b>Eastspring Investments World Value Equity Fund</b>	EWV	Eastspring Investments – World Value Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Fidelity Global Dividend Fund</b>	FGD	Fidelity Funds – Global Dividend Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Investec GSF Global Franchise Fund</b>	IGF	Investec Global Strategy Fund – Global Franchise Fund	Investec Asset Management Luxembourg S.A.	A Acc	USD	USD
<b>Investec GSF Global Strategic Equity Fund</b>	IGS	Investec GSF Global Strategy Fund – Global Strategic Equity Fund	Investec Asset Management Limited	F Acc	USD	USD
<b>Templeton Global Equity Income Fund</b>	TGI	Franklin Templeton Investment Funds – Templeton Global Equity Income Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Equity – Greater China</b>						
<b>Eastspring Investments Greater China Equity Fund</b>	EGC	Eastspring Investments – Greater China Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>First State Greater China Growth Fund</b>	FGC	First State Global Umbrella Fund Plc. – First State Greater China Growth Fund	First State Investments (Hong Kong) Limited	I Acc	USD	USD
<b>Value Partners Classic Fund</b>	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
<b>Equity – Sector/Agriculture</b>						
<b>Allianz Global Agricultural Trends Fund</b>	AAT	Allianz Global Investors Fund – Allianz Global Agricultural Trends	Allianz Global Investors GmbH	AT	USD	USD
<b>Equity – Sector/Alternative Energy</b>						
<b>BlackRock Sustainable Energy Fund</b>	BNE	BlackRock Global Funds – Sustainable Energy Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Equity – Sector/Consumer Goods &amp; Services</b>						
<b>Invesco Global Consumer Trends Fund</b>	IGL	Invesco Funds – Invesco Global Consumer Trends Fund	Invesco Management S.A.	A Acc	USD	USD
<b>Equity – Sector/Energy</b>						
<b>Investec GSF Global Energy Fund</b>	IGE	Investec Global Strategy Fund – Global Energy Fund	Investec Asset Management Limited	A Acc	USD	USD
<b>Equity – Sector/Financial Services</b>						
<b>Fidelity Global Financial Services Fund</b>	FGF	Fidelity Funds – Global Financial Services Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
<b>Equity – Sector/Healthcare</b>						
<b>BlackRock World Healthscience Fund</b>	BWH	BlackRock Global Funds – World Healthscience Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Equity – Sector/Infrastructure</b>						
<b>First State Global Listed Infrastructure Fund</b>	FGL	First State Global Umbrella Fund Plc. – First State Global Listed Infrastructure Fund	First State Investments (Hong Kong) Limited	I Acc	USD	USD
<b>Equity – Sector/Natural Resources</b>						
<b>Barings Global Resources Fund</b>	BGR	Barings Global Umbrella Fund – Barings Global Resources Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
<b>BlackRock World Mining Fund</b>	BWM	BlackRock Global Funds – World Mining Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Equity – Sector/Precious Metals</b>						
<b>BlackRock World Gold Fund</b>	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
<b>Equity – Sector/Property</b>						
<b>Fidelity Global Property Fund</b>	FGP	Fidelity Funds – Global Property Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Equity – Sector/Technology</b>						
<b>Fidelity Global Technology Fund</b>	FGT	Fidelity Funds – Global Technology Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Franklin Technology Fund</b>	TTF	Franklin Templeton Investment Funds – Franklin Technology Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Equity – Single Country/China</b>						
<b>Allianz China A-Shares</b>	ACF	Allianz Global Investors Opportunities – Allianz China A-Shares	Allianz Global Investors GmbH	AT	USD	USD
<b>Barings Hong Kong China Fund</b>	BHC	Barings International Umbrella Fund – Barings Hong Kong China Fund	Baring International Fund Managers (Ireland) Limited	A Inc	USD	USD
<b>BlackRock China Fund</b>	BCF	BlackRock Global Funds – China Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Eastspring Investments China Equity Fund</b>	ICE	Eastspring Investments – China Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>First State China Focus Fund</b>	FCF	First State Global Umbrella Fund Plc. – First State China Focus Fund	First State Investments (Hong Kong) Limited	I Acc	USD	USD
<b>Equity – Single Country/Germany</b>						
<b>Barings German Growth Trust</b>	BGG	Barings German Growth Trust	Baring Fund Managers Limited	A Acc	USD	USD
<b>Equity – Single Country/Hong Kong</b>						
<b>First State Hong Kong Growth Fund</b>	FHK	First State Global Umbrella Fund Plc. – First State Hong Kong Growth Fund	First State Investments (Hong Kong) Limited	I Acc	USD	USD
<b>Schroder Hong Kong Equity Fund</b>	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
<b>Equity – Single Country/India</b>						
<b>Eastspring Investments India Equity Fund</b>	EIE	Eastspring Investments – India Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>First State Indian Subcontinent Fund</b>	FIS	First State Global Umbrella Fund Plc. – First State Indian Subcontinent Fund	First State Investments (Hong Kong) Limited	I Acc	USD	USD
<b>Equity – Single Country/Indonesia</b>						
<b>Eastspring Investments Indonesia Equity Fund</b>	IDO	Eastspring Investments – Indonesia Equity Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Equity – Single Country/Japan</b>						
<b>Aberdeen Standard SICAV I Japanese Equity Fund</b>	AJE	Aberdeen Standard SICAV I – Japanese Equity Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
<b>Eastspring Investments Japan Dynamic Fund</b>	EJD	Eastspring Investments – Japan Dynamic Fund	Eastspring Investments (Luxembourg) S.A.	A (hedged)	USD	USD
<b>Equity – Single Country/Korea</b>						
<b>JPMorgan Korea Fund</b>	JKO	JPMorgan Korea Fund	JPMorgan Funds (Asia) Ltd.	Acc	USD	USD
<b>Equity – Single Country/Russia</b>						
<b>BNP Paribas Funds Russia Equity</b>	PER	BNP Paribas Funds Russia Equity	BNP Paribas Asset Management Luxembourg	Classic USD, Capitalisation	USD	USD
<b>Equity – Single Country/United States</b>						
<b>Fidelity America Fund</b>	FAF	Fidelity Funds – America Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
<b>Franklin U.S. Opportunities Fund</b>	FOF	Franklin Templeton Investment Funds – Franklin U.S. Opportunities Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Equity – Theme/ESG (Environmental, Social and Governance)</b>						
<b>Allianz Global Sustainability</b>	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
<b>Equity – Theme/Small Cap</b>						
<b>Aberdeen Standard SICAV I Japanese Smaller Companies Fund</b>	AJS	Aberdeen Standard SICAV I – Japanese Smaller Companies Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc (USD hedged)	USD	USD
<b>Invesco Developed Small and Mid-Cap Equity Fund</b>	ISC	Invesco Funds – Invesco Developed Small and Mid-Cap Equity Fund	Invesco Management S.A.	A Acc	USD	USD
<b>Fixed Income – Diversified</b>						
<b>AB FCP I American Income Portfolio</b>	AAI	AB FCP I – American Income Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
<b>BlackRock Asian Tiger Bond Fund</b>	BAT	BlackRock Global Funds – Asian Tiger Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>BlackRock Euro Bond Fund</b>	BEB	BlackRock Global Funds – Euro Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Eastspring Investments Asian Bond Fund</b>	EAB	Eastspring Investments – Asian Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Eastspring Investments Asian Local Bond Fund</b>	ALB	Eastspring Investments – Asian Local Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Fidelity Global Bond Fund</b>	FBF	Fidelity Funds – Global Bond Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
<b>Fixed Income – Government (Emerging Markets)</b>						
<b>Aberdeen Standard SICAV I Select Emerging Markets Bond Fund</b>	ASE	Aberdeen Standard SICAV I – Select Emerging Markets Bond Fund	Aberdeen Standard Investments Luxembourg S.A.	A Acc	USD	USD
<b>BlackRock Emerging Markets Bond Fund</b>	BEM	BlackRock Global Funds – Emerging Markets Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Fixed Income – Government (Global)</b>						
<b>BlackRock Global Government Bond Fund</b>	BRG	BlackRock Global Funds – Global Government Bond Fund	BlackRock (Luxembourg) S.A.	A2	USD	USD
<b>Templeton Global Total Return Fund</b>	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
<b>Fixed Income – High Yield</b>						
<b>AB FCP I Global High Yield Portfolio</b>	AHY	AB FCP I – Global High Yield Portfolio	AllianceBernstein (Luxembourg) S.à r.l.	A2	USD	USD
<b>Barings Global Senior Secured Bond Fund</b>	BSS	Barings Global Senior Secured Bond Fund	Baring International Fund Managers (Ireland) Limited	Tranche G Acc	USD	USD
<b>Eastspring Investments Asian High Yield Bond Fund</b>	EAH	Eastspring Investments – Asian High Yield Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Fidelity US High Yield Fund</b>	FHY	Fidelity Funds – US High Yield Fund	FIL Investment Management (Luxembourg) S.A.	A	USD	USD
<b>Invesco Global High Income Fund</b>	IHI	Invesco Funds – Invesco Global High Income Fund	Invesco Management S.A.	A SD Shares	USD	USD
<b>Schroder Global High Yield Fund</b>	SGH	Schroder International Selection Fund – Global High Yield	Schroder Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Fixed Income – Investment Grade</b>						
<b>Eastspring Investments US Investment Grade Bond Fund</b>	EIB	Eastspring Investments – US Investment Grade Bond Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Fixed Income – Theme/Convertible Bond</b>						
<b>Franklin Global Convertible Securities Fund</b>	TGS	Franklin Templeton Investment Funds – Franklin Global Convertible Securities Fund	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Fixed Income – Theme/Floating Rate</b>						
<b>Franklin Floating Rate Fund plc</b>	TFR	Franklin Floating Rate Fund plc	Franklin Templeton International Services S.à r.l.	A Acc	USD	USD
<b>Fixed Income – Theme/Inflation-Linked Bond</b>						
<b>Schroder Global Inflation Linked Bond Fund</b>	SGI	Schroder International Selection Fund – Global Inflation Linked Bond	Schroder Investment Management (Luxembourg) S.A.	A Acc (USD hedged)	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
<b>Money Market</b>						
<b>Schroder U.S. Dollar Money Fund</b>	SUD	Schroder U.S. Dollar Money Fund	Schroder Investment Management (Hong Kong) Limited	Acc	USD	USD
<b>Multi-Asset – Asia</b>						
<b>Barings Asia Balanced Fund</b>	BAB	Barings Global Opportunities Umbrella Fund – Barings Asia Balanced Fund	Baring International Fund Managers (Ireland) Limited	A Acc	USD	USD
<b>JPMorgan Asia Pacific Income Fund</b>	JAP	JPMorgan Funds – Asia Pacific Income Fund	JPMorgan Asset Management (Europe) S.á r.l.	A Acc	USD	USD
<b>Multi-Asset – Global</b>						
<b>Allianz Income and Growth</b>	AIG	Allianz Global Investors Fund – Allianz Income and Growth	Allianz Global Investors GmbH	AT	USD	USD
<b>Eastspring Investments Global Market Navigator Fund</b>	EGM	Eastspring Investments – Global Market Navigator Fund	Eastspring Investments (Luxembourg) S.A.	A	USD	USD
<b>Fidelity Global Multi Asset Income Fund</b>	FGM	Fidelity Funds – Global Multi Asset Income Fund	FIL Investment Management (Luxembourg) S.A.	A Acc	USD	USD
<b>Investec GSF Global Multi-Asset Income Fund</b>	IIF	Investec Global Strategy Fund – Global Multi-Asset Income Fund	Investec Asset Management Luxembourg S.A.	A Acc	USD	USD
<b>Investec GSF Global Strategic Managed Fund</b>	IGM	Investec Global Strategy Fund – Global Strategic Managed Fund	Investec Asset Management Luxembourg S.A.	A Acc	USD	USD



# General Notes

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## 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

The investment choices as presented in this Summary Information for Investment Choices have been authorised by the Securities and Futures Commission ("SFC"). However, such authorisation does not imply an official recommendation. SFC authorisation is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC takes no responsibility for the contents of the Principal Brochure, and makes no representation as to its accuracy or completeness or any liability for any loss arising from or in reliance upon the whole or any part of the contents of the Principal Brochure.

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## **Responsibility**

Prudential accepts full responsibility for the accuracy of the information contained in this Summary Information for Investment Choices as of the date of publication. Prudential also confirms, having made all reasonable enquiries that to the best of its knowledge and belief, there are no other facts the omission of which would make any statement herein misleading.

Regarding other details and charges, the terms and conditions of Prudential's investment-linked insurance policies, please refer to the policy(ies). Prudential will be happy to provide specimen of the policy documents upon your request.

For detailed information on fund objectives and all fees and charges of the reference funds, please refer to the relevant offering documents of the reference funds which will be made available by Prudential upon request.

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential Hong Kong Limited does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.



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