



We do wealth

Start planning for your financial goals now with up to 10% premium discount

From **29 October to 27 November 2019** (the “Promotion Period”), when you successfully take out the **Evergreen Growth Saver Plus II¹** with the designated first year’s total annualised premium², we will give you a **premium discount** (the “Basic Discount”).

Based on your insurance needs, if you also **take out any of our selected health insurance plan(s)³** with the designated first year’s total annualised premium⁴ during the Promotion Period, we will give you another **extra discount of 2% of the first year annualised premium** (the “Extra Premium Discount”) **on Evergreen Growth Saver Plus II**. That’s a premium discount of up to **10% of your first year annualised premium on Evergreen Growth Saver Plus II**.

Insurance Plan	Premium Term	First Year’s Total Annualised Premium ² (HKD)	Premium Discount of the First Year Annualised Premium on Evergreen Growth Saver Plus II ¹	
			Basic Discount	Extra Premium Discount (if enrol together with selected health insurance plans ³)
Evergreen Growth Saver Plus II¹ – HKD/USD plan	5/8/12 years	50,000 – 299,999	3%	Extra 2%
		300,000 – 599,999	4%	
		600,000 – 999,999	5%	
		1,000,000 – 1,999,999	7%	
		2,000,000 or above	8%	

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

² It means the sum of the first year’s total annualised premium of all **Evergreen Growth Saver Plus II**, in the name of the same individual policyholder, applied during the Promotion Period and issued on or before 7 December 2019. We calculate the first year’s total annualised premium in HKD. There are more details in clause 9 of the terms and conditions overleaf.

³ “Selected health insurance plan(s)” means **PRU**health critical illness extended care, **PRU**Health Critical Illness First Protect, **PRU**health critical illness multi-care prestige or **PRU**health critical illness protector.

⁴ The sum of the first year’s total annualised premium of the Selected Health Insurance Plan(s) (if applicable), in the name of the same individual policyholder, applied during the Promotion Period and issued on or before 31 January 2020 must be HKD10,000 or above. We calculate the first year’s total annualised premium in HKD. There are more details in clause 9 of the terms and conditions overleaf.

Contact your consultant or call our Customer Service Hotline

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Terms and Conditions

1. This premium discount on **Evergreen Growth Saver Plus II** (the “Premium Discount”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 29 October to 27 November 2019, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – the “Basic Discount” and the “Extra Premium Discount”.
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. Single premium term, 3-year premium term and RMB currency options for **Evergreen Growth Saver Plus II** are excluded from this Promotion.
4. In order to be eligible for the **Basic Discount** and the **Extra Premium Discount** (if applicable) under this Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of **Evergreen Growth Saver Plus II** (with a 5/8/12-year premium term and HKD or USD as the policy currency) (the “Selected **Evergreen Growth Saver Plus II**”) and any **PRU**health critical illness extended care, **PRU**Health Critical Illness First Protect, **PRU**health critical illness multi-care prestige or **PRU**health critical illness protector (the “Selected Health Insurance Plan(s)”) (if applicable) to us within the Promotion Period, in the name of the same individual policyholder;
 - (ii) Selected **Evergreen Growth Saver Plus II** must have been issued by us on or before 7 December 2019 and Selected Health Insurance Plan(s) (if applicable) must have been issued by us on or before 31 January 2020;
 - (iii) the sum of the first year’s total annualised premium of all Selected **Evergreen Growth Saver Plus II**, in the name of the same individual policyholder, applied during the Promotion Period and issued on or before 7 December 2019 must meet the amount listed in the table on the 1st page of this flyer;
 - (iv) the sum of the first year’s total annualised premium of the Selected Health Insurance Plan(s) (if applicable), in the name of the same individual policyholder, applied during the Promotion Period and issued on or before 31 January 2020 must be HKD10,000 or above. The first year’s total annualised premium is calculated in HKD. Please refer to clause 9 of the terms and conditions for more details;
 - (v) Selected **Evergreen Growth Saver Plus II** and Selected Health Insurance Plan(s) (if applicable) must remain in force when we apply the premium discount to **Evergreen Growth Saver Plus II**; and
 - (vi) all the premiums and levy(ies) must have been fully settled when due.Selected **Evergreen Growth Saver Plus II** will be eligible for the Promotion (the “Eligible Plan(s)”) if the Selected **Evergreen Growth Saver Plus II** and Selected Health Insurance Plan(s) (if applicable) meet all applicable requirements as set out in clause 4. Otherwise, the Premium Discount will be forfeited.
5. The first modal premium of the policy due immediately after the end of the first policy year will be discounted by the amount of the Premium Discount, including the Basic Discount and Extra Premium Discount (if applicable). If the amount of Premium Discount exceeds the first modal premium due to be paid after the end of the first policy year, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
6. The Premium Discount, including the Basic Discount and Extra Premium Discount is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will be qualified for the Premium Discount.
7. For any alterations of the Eligible Plan(s) and/or Selected Health Insurance Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount/sum assured or change of premium term/premium payment mode), the Premium Discount for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) and/or Selected Health Insurance Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in notional amount/sum assured or change of premium term/premium payment mode), the increased portion of the increased premium will not be eligible for this Promotion.
8. The Promotion will not be offered to the Selected **Evergreen Growth Saver Plus II** and/or Selected Health Insurance Plan(s) (if applicable) applied for or in force on or before 28 October 2019, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
9. The first year’s total annualised premium is calculated in HKD. For USD policies, the exchange rate of USD 1 to HKD 7.8 is applied to determine the first year’s total annualised premium equivalent in HKD.
10. The total maximum amount of Premium Discount, including the Basic Discount and Extra Premium Discount (if applicable) under this Promotion is HKD 500,000/USD 64,102 per policyholder. It is calculated based on the Premium Discount of all Eligible Plan(s) in the name of the same individual policyholder. If a policyholder’s total Premium Discount reaches or exceeds the aforesaid amount, we will give each Eligible Plan a pro-rata Premium Discount. We will calculate the Premium Discount amount based on each Eligible Plan’s first year’s annualised premium excluding levy.
11. If the premium of the Eligible Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. The Premium Discount is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.
13. The aforesaid insurance plans are underwritten by Prudential and is subject to all the respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
14. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

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

This flyer is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

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