



We do savings for your child

Give your child a head start and enjoy up to 8% premium discount

When you successfully take out any of the plans in the **PRULife HeadStart Saver Series** from **28 November to 29 December 2019** (the “Promotion Period”), we will give you **up to 8% premium discount of your first year annualised premium**.

Insurance Plan(s)	Premium Term	Premium Discount of the First Year Annualised Premium
PRULife HeadStart Education Saver	5 years	3%
PRULife HeadStart Dream Saver	10 years	8%

Contact your consultant or call our Customer Service Hotline

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

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

Terms and Conditions

1. This premium discount on **PRULife** HeadStart Education Saver and **PRULife** HeadStart Dream Saver in the **PRULife** HeadStart Saver Series (the "Premium Discount") promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 28 November to 29 December 2019, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. In order to be eligible for this Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of any of the plan(s) in the **PRULife** HeadStart Saver Series (the "Selected Plan(s)") to us within the Promotion Period;
 - (ii) Selected Plan(s) must have been issued by us on or before 31 January 2020;
 - (iii) Selected Plan(s) must remain in force when we apply the premium discount to the Selected Plan(s); and
 - (iv) all the premiums and levy(ies) must have been fully settled when due.Selected Plan(s) that have met all applicable requirements as set out in clause 3 will be eligible for the Promotion (the "Eligible Plan(s)"). Otherwise, the Promotion will be forfeited.
4. 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. 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 Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
5. The 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.
6. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount or change of premium term/premium payment mode), the Premium Discount for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which results in an increase of premium payable within the premium term (including but not limited to an increase in notional amount or change of premium term/premium payment mode), the increased portion of the increased premium will not be eligible for this Promotion.
7. The Promotion will not be offered to the Selected Plan(s) applied for or in force on or before 27 November 2019, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
8. We will calculate the Premium Discount amount based on each Eligible Plan's first year annualised premium excluding levy.
9. 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.
10. 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.
11. The Selected Plan(s) is/are underwritten by Prudential and is/are subject to all their respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by us.
12. 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.

This flyer is issued by Prudential Hong Kong Limited (A member of Prudential plc group).