

20 October 2026



Important Document
重要函件

Dear Valued Customer,

Re: Addition of the VA Investment Choices (as defined below)

IMPORTANT: This notice contains important information regarding the addition of the VA Investment Choices. Please read this notice carefully and seek independent professional advice if you have any questions about this notice. Prudential Hong Kong Limited ("Prudential") accepts responsibility for the accuracy of the contents of this notice.

Thank you for choosing Prudential.

You are receiving this letter as you hold a policy of PRULink Opal Investment Plan (the "**Policy**"). This letter is to inform you that 2 virtual asset investment choices (the "**VA Investment Choices**") will be launched and available for your selection under the Policy from 23 October 2026 and the risks associated with VA Investment Choices. Please refer to the below "Table 1 – Lists of the VA Investment Choices" for the name of the VA Investment Choices and their reference funds.

Table 1 – Lists of the VA Investment Choices

#	Code	Name of the VA Investment Choice	Name of the corresponding reference fund (the "Reference Funds")	Name of management company of reference fund	Share class of reference fund	Currency of the VA Investment Choice	Currency of reference fund
1	CBE	ChinaAMC Bitcoin ETF (Unlisted Class)	ChinaAMC Select OFC - ChinaAMC Bitcoin ETF	China Asset Management (Hong Kong) Limited	Unlisted Class	USD	USD
2	CEE	ChinaAMC Ether ETF (Unlisted Class)	ChinaAMC Select OFC - ChinaAMC Ether ETF				

The Reference Funds of ChinaAMC Bitcoin ETF (Unlisted Class) and ChinaAMC Ether ETF (Unlisted Class) are passively managed exchange-traded funds ("**ETF**") that invest directly in bitcoin and ether respectively; and up to 100% of their net asset value may be invested directly in bitcoin and ether respectively. **The following risks are associated with the VA Investment Choices and their corresponding Reference Funds. Please note that:**

- Up to 100% of its net asset value may be invested directly in bitcoin / ether and therefore the risks of investing VA ETF may be greater than those of investing in other conventional ETF. These investment choices are subject to key risks related to VA, such as extreme price volatility risk, custody risk, cybersecurity risk, fork risk, regulatory risk and risk associated with staking, etc., and may lead to a high risk of significant loss of your investments within one day and hence may result in an immediate reduction of the reference funds' net asset value per unit, and therefore the value of your ILAS policy and death benefit payable.
- The value of bitcoin / ether could decline significantly in a short period of time and without warning, including to zero. For example, the biggest single-day drop of the price of bitcoin and ether were 39% and 44% respectively in 2020 (based on the daily prices of bitcoin and ether against USD in Bloomberg, at GMT 00:00). The price of the Reference Funds and the VA Investment Choices may therefore be more volatile. In extreme adverse situation, you may lose all of your investments within

one day.

- **Bitcoin and ether are relatively new investments with limited history and not backed by any authorities, governments or corporations. It is subject to unique and substantial risks, and historically have been subject to significant price volatility. The value of the VA Investment Choices that the corresponding reference funds are investing in VA ETF could decline significantly in a short period of time without warning, including to zero. You may lose the full value of your investment within one day and may result in an immediate reduction in the value of your ILAS policy and death benefit payable. If you are not prepared to accept significant and unexpected changes in the value of the Reference Funds and the possibility that you could lose your entire investment in the VA Investment Choice(s) with exposure to virtual assets, you should not invest in the VA Investment Choice(s). Please be reminded that investment choice(s) with exposure to VA ETF should constitute only an ancillary portion of your overall investment portfolio, taking into account your investment objectives and risk tolerance.**

The VA Investment Choice(s) are only suitable for customers with **high risk tolerance** and **investment experience / knowledge on virtual assets**. You are strongly advised to make your investment decision carefully after considering your risk tolerance level and risk associated with the VA Investment Choice(s).

Investment involves risks. Past performance should not be taken as an indication of future performance.

For further information on the VA Investment Choices and other investment choice(s) available under the Policy and their corresponding reference fund(s), including fees and charges, investment objectives and risk factors, please refer to the offering documents of the Policy and the reference fund(s), which can be downloaded from our website at www.prudential.com.hk.

Should you have any inquiries, please do not hesitate to contact your consultant or our Customer Service Hotline at (852) 2281 1333.

Thank you once again for your continued support.

Yours sincerely,

Prudential Hong Kong Limited

(This is a computer print out and no signature is required)

2026 年 10 月 20 日



Important Document
重要函件

親愛的保單持有人：

有關：新增虛擬資產投資選項（定義見下文）

重要提示：本通告乃重要函件及載有關於新增虛擬資產投資選項的重要資料，務請您詳閱。如對本通告的內容有任何疑問，應徵詢獨立的專業意見。保誠保險有限公司（「保誠」）對本通告的內容的準確性承擔責任。

感謝您選擇保誠。

您收到此信是因為您持有雋珀投資計劃保單（以下簡稱「保單」）。此信旨在告知您，我們將於 2026 年 10 月 23 日起，於此保單計劃下新增兩項虛擬資產投資選項以供選擇，並告知您虛擬資產投資選項相關的風險。請參閱下方的「表一：虛擬資產投資選項列表」，以了解虛擬資產投資選項及其參考基金的名稱。

表一：虛擬資產投資選項列表

#	編號	虛擬資產投資 選項名稱	相關參考基金名稱 （「參考基金」）	參考基金的 管理公司	參考基金的 股份類別	虛擬資產投資 選項貨幣	參考基金貨幣
1	CBE	華夏比特幣 ETF （非上市類別）	華夏精選開放式基金 型公司 - 華夏 比特幣 ETF	華夏基金（香 港）有限公司	非上市類別	美元	美元
2	CEE	華夏以太幣 ETF （非上市類別）	華夏精選開放式基金 型公司 - 華夏 以太幣 ETF				

華夏比特幣 ETF（非上市類別）和華夏以太幣 ETF（非上市類別）的參考基金屬於被動管理交易所買賣基金（「交易所買賣基金」），參考基金直接投資於比特幣或以太幣；並且最多可以 100% 的資產淨值直接投資於比特幣和以太幣。以下列出與虛擬資產投資選項及其參考基金相關的風險。請注意：

- 有關參考基金最多可以 100% 的資產淨值直接投資於比特幣或以太幣。因此，投資於虛擬資產交易所買賣基金的風險可能高於投資其他傳統交易所買賣基金。這些投資選項涉及與虛擬資產相關的主要風險，包括極端價格波動風險、託管風險、網絡安全風險、分叉風險、監管風險及與質押相關的風險等，閣下的投資可能面臨在單日內蒙受重大損失的高風險，從而導致有關參考基金的每單位資產淨值即時減少，並令閣下的投資相連壽險保單價值及應付的身故賠償即時減少。
- 比特幣或以太幣的價值可能在短時間內在毫無預警的情況下大幅下跌，包括跌至零。例如，根據彭博提供的比特幣及以太幣兌美元每日價格（格林威治標準時間 00:00），比特幣及以太幣於 2020 年的最大單日跌幅分別為 39% 及 44%。因此，參考基金及虛擬資產投資選項的價格可能更為波動。在極端不利的情況下，閣下可能於單日內損失全部投資。
- 比特幣及以太幣屬相對較新的投資，歷史數據有限，並且無任何機構、政府或企業支持，其涉及獨特及重大風險，並於過往曾出現價格大幅波動。如虛擬資產投資選項的相應參考基金投資於這些虛擬資產交易所買賣基金，該投資選項的價值可能在毫無預警的情況下於短時間內大幅下跌，包括跌至零。閣下可能於單日內損失全部投資價值，並令閣下的投資相連壽險保單價值及應付的身故賠償即時減少。若閣下未準備好接受參考基金價值出現重大及無法預料的變化，以及可能損失涉及虛擬資產的投資選項的全部投資，則不應投資於虛擬資產投資選項。請注意，涉及虛擬資產交易所買賣基金的投資選項只應佔閣下整體投資組合的次要部分，閣下並須考慮本身的投資目標及風險承受能力。

虛擬資產投資選項僅適合高風險承受能力且具備虛擬資產投資經驗/知識的客戶。我們強烈建議您在充分考慮自身風險承受能力和虛擬資產投資選項相關的風險後，才謹慎做出投資決策。

投資涉及風險。過往業績並不代表未來表現。如欲查閱更多虛擬資產投資選項及於保單下之其他投資選項及其參考基金的資料，包括費用及收費、投資目標及風險因素，請參閱相關保單及個別參考基金的銷售文件，該等銷售文件可於本公司網頁 www.prudential.com.hk 下載。

如有任何查詢，請聯絡您的顧問或致電客戶服務熱線 (852) 2281 1333。

感謝您一直以來的支持！

保誠保險有限公司 謹啟

(此信件為電腦列印文件，毋需簽署)