

Limited Offer

## Evergreen Wealth Protector

### Launch of 3-Year Short Premium Term Option

At Prudential, we understand you want long-term financial protection, and to put your money aside quickly, without taking on long-term premium payments. This is why we offer a 3-year short premium term option for **Evergreen Wealth Protector** as a limited offer, and it is offered for a limited period only and is subject to a quota limit. **Evergreen Wealth Protector** is a whole life insurance plan designed for long-term savings.

#### Illustration (applicable to all issue ages, sex and smoking status)

Policy currency	USD
Premium term	3-year
Total basic premiums paid	50,000
Projected (non-guaranteed) breakeven year <sup>(a),(b)</sup>	10 years
Returns	At year 30
Guaranteed cash value <sup>(c)</sup>	52,850
Guaranteed rate of return (p.a.) <sup>(c)</sup>	0.19%
Guaranteed cash value as a percentage of total basic premiums paid <sup>(c)</sup>	106%
Projected (non-guaranteed) total cash value <sup>(b)</sup>	182,965
Projected (non-guaranteed) rate of return (p.a.) <sup>(b)</sup>	4.57%
Projected (non-guaranteed) total cash value as a percentage of total basic premiums paid <sup>(b)</sup>	<b>366%</b>

The figures above are for illustrative purpose only and are rounded to the nearest whole number and percentage. The figures are calculated with reference to the notional amount – an amount used to calculate the premiums, guaranteed cash value, non-guaranteed Terminal Dividend, Major Cancer Benefit and other policy values of the plan. The notional amount of the above 3-year premium term is USD 50,000.

<sup>(a)</sup> Projected (non-guaranteed) breakeven year means the projected year that projected (non-guaranteed) total cash value is higher than the total basic premiums paid.

<sup>(b)</sup> Assuming that there is no policy loan or change of notional amount while the policy is in effect. Projected breakeven year, projected total cash value and projected rate of return are not guaranteed.

<sup>(c)</sup> Assuming that there is no policy loan or change of notional amount while the policy is in effect.

**Act now to enjoy our great offer!**

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  [www.prudential.com.hk](http://www.prudential.com.hk)

For details on product features, please refer to the **Evergreen Wealth Protector** product brochure. Please refer to the relevant full terms and conditions for more about the offer.

## Terms and Conditions

- This 3-year premium term option is a short premium term option of **Evergreen Wealth Protector** (the “3-pay **Evergreen Wealth Protector**”) offered by Prudential Hong Kong Limited (“Prudential”).
- This 3-pay **Evergreen Wealth Protector** is available to person aged 1–65 age next birthday (“ANB”), except smokers if their issue age is 61–65 (ANB), (also applicable to change of life assured) and in USD.
- Prudential offers a premium discount if the notional amount of the 3-pay **Evergreen Wealth Protector** policy is equal to or greater than USD 100,000. The premium discount rates are as follows and the applicable premium discount has been reflected in the proposals.

Premium discount per USD 1,000 notional amount:

Notional amount (USD)	≥ 100,000	≥ 200,000	≥ 400,000	≥ 800,000
3-year premium term	1.4	1.9	2.5	3.3

E.g. If the notional amount is USD 400,000, the premium discount for 3-year premium term would be USD 1,000 (USD 400,000 / 1,000 X 2.5).

- Prudential reserves (i) the right to change any terms and conditions of this offer without issuing further notices and (ii) the right of final decision on any dispute that may arise from this offer.
- The 3-pay **Evergreen Wealth Protector** is offered for a limited period only and is subject to a quota limit. Prudential reserves the right to withdraw the 3-pay **Evergreen Wealth Protector** from the market at any time at its sole discretion without prior notice, regardless of whether or not your policy application has already been received. Prudential will, however, return the original premium and levy already paid by you in the original amount and in the payment currency without interest, if it decides to withdraw the 3-pay **Evergreen Wealth Protector** after its receipt of your policy application.
- **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.**

## Notes

**Evergreen Wealth Protector is underwritten by Prudential Hong Kong Limited (“Prudential”). You can always choose to take out this plan as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan is only available as a supplementary benefit which needs to be attached to a basic plan. This flyer does not contain the full terms and conditions of this plan and is for reference only. It does not represent a contract between Prudential and anyone else. You should read carefully the risk disclosures and key exclusions (if any) contained in the product brochure. For further details and the full terms and conditions of this plan, please ask Prudential for a sample of the policy document.**

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”.

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 calendar days immediately following either the day of delivery of (1) the policy or (2) the notice (informing the availability of the policy and expiry date of the cooling-off period) to the customer or his/her nominated representative, whichever is earlier. Such notice must be signed by the customer and received directly by Prudential Hong Kong Limited at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period.

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.

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.