

Prudential Entrust Multi-Currency Plan

Unlock unlimited global opportunities for your children

Your love and support are the greatest ways to help your children to thrive. By laying secure financial foundations now, you can unleash their fullest potential and enable them to be all they can be. Prudential Entrust Multi-Currency Plan puts you in control of your financial planning, empowering you to support your children as they explore the world and dream their biggest dreams.



Build wealth today to safeguard your family's tomorrow



Potential high returns

Grow your wealth through a guaranteed cash value, non-guaranteed Reversionary Bonus and Terminal Bonus



Currency Change Option

Change your currency flexibly between USD, HKD, RMB, AUD, CAD or GBP to support your children studying or living abroad



Support your family at every stage and create a financial safety net



New-to-market FlexIncome Option

Set up annual or monthly income payments of **fixed** or **increasing amounts** to fund your children's education or your retirement



Academic Success Award

Earn up to USD 2,500 for your children's academic achievements in exams such as the HKDSE, IBDP and Mainland Gaokao or their admission to any of the world's top 10 universities



Wealth-Split Option

Create tailored legacy plans for each split policy, along with different currencies and/or income payments



Change of life assured, succeeding owner & contingent life assured

Change who the plan covers (the "life assured") as you wish, or appoint family members to take over the policy and/or become the new life assured in case the worst happens, ensuring your **policy continues** through the generations

You can find more details about the product features and risk disclosures in the product brochure.

Access your accumulated wealth easily to support your family



Policy

Chris is married to Anna, and they have a 2-year-old daughter, Karen. He takes out this plan to:

- Support Karen's education and future life wherever she is in the world
- Create a retirement income for himself and Anna
- Pass on his legacy seamlessly to Karen

Policy details

Policyholder: Chris Life assured: Karen

Premium term: 5 years

Annual premium: USD 60,000

Total premiums: USD 300,000





Chris unfortunately passes away.

(86)Age

To fund Karen's international school fees. Chris uses the **FlexIncome Option** to withdraw USD 21,000 annually for 3 years.

Later, Karen achieves excellent results in the IBDP and they get an **Academic Success Award** of USD 625.



To support Karen's tertiary education in Australia, Chris changes the policy currency to AUD and uses the **FlexIncome Option** to withdraw USD 45,000* annually for 3 years.



Total Cash Value

The projected (non-guaranteed)

After withdrawing USD 198,000* in total

over 6 years via the **FlexIncome Option**:

_■USD 437,102*^①

starts (48 – 50)





Split policy 1





Split policy 2



Chris changes the life assured to himself and nominates **Anna** as the **beneficiary** to receive the death benefit in a lump sum.

He uses the **FlexIncome Option** to withdraw USD 20,400 annually to support their retirement.





Chris appoints Karen as the succeeding owner to **pass on** his wealth to her.

After withdrawing USD 530,400 in total (around 1.8 times the total premiums paid) over 26 years via the **FlexIncome Option**:

The projected (non-guaranteed) death benefit

= USD 855,822



Anna gets the **death benefit** and the policy ends.



The projected (non-guaranteed) Total Cash Value

USD 2,001,743*³



Karen becomes the new policyholder and takes over Chris's legacy seamlessly.

Breakdown of 123:

USD		Guaranteed cash value		Non-guaranteed Reversionary Bonus		Non-guaranteed Terminal Bonus
0	=	227,892*	+	0 (fully withdrawn)	+	209,209* (cash value)
2	=	51,460	+	0 (fully withdrawn)	+	804,362 (face value)
3	=	160,619*	+	61,834* (cash value)	+	1,779,290* (cash value)

*The figures are converted to USD for ease of reference, assuming the exchange rates are USD 1 to AUD 1.58 and USD 1 to GBP 0.79.

Remarks:

- 1. We base our statements about the option of our plan being "new-to-market" on our understanding and interpretation of current market information, by comparing with other publicly available multi-currency savings plans issued by major Hong Kong life insurance companies for individual customers as at 6 January 2025.
- 2. The non-guaranteed bonuses are estimated based on our current bonus scale in light of the current assumed investment return. This example and all the figures mentioned here are for illustration only, and are not an indicator of future performance. Actual returns may be higher or lower subject to investment
- 3. Your policy will still be exposed to currency risk after exercising the Currency Change Option. For details, please refer to the "More about the plan" section in the product brochure.
- 4. The above calculations assume no other withdrawals except the amount stated in the example, no policy loan is made, and all the other options not stated in the above example are not exercised while the policy is in effect. The figures in the above case may differ slightly from the actual amounts due to
- 5. Applications for exercising the above-mentioned benefits or options, or changing the life assured or policyholder, are subject to our approval and may affect the plan's other benefits or options. For details, please refer to the product brochure.
- 6. We invest in various types of assets to back your policy returns, including equity-type securities and fixed-income securities. For this plan, we will allocate a considerable portion of our investments to equity-type securities. Returns from equity-type securities are generally more volatile than fixed-income securities. You should note the investment mix of this plan stated in the product brochure.
- 7. If you exercise the FlexIncome Option, we will withdraw the policy values in a designated sequence. This will reduce the future value and may reduce the notional amount (a "partial surrender") of your policy. For details, please refer to the "FlexIncome Option" in the "More about the plan" section in the product brochure.

Successfully enrol in this plan now to enjoy a double premium offer! Click or scan the QR codes to learn more:





Need more details? Get in touch

Please contact your consultant or call our Customer Service Hotline at 2281 1333 for more details.

Notes

The above information is for reference only and not to be used as a basis of decision making. Your decision should be based on your actual situation or needs.

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