Prepay your Prudential Entrust Multi-Currency Plan premiums in full and enjoy a double reward equivalent to up to 59% of the first year annual premium

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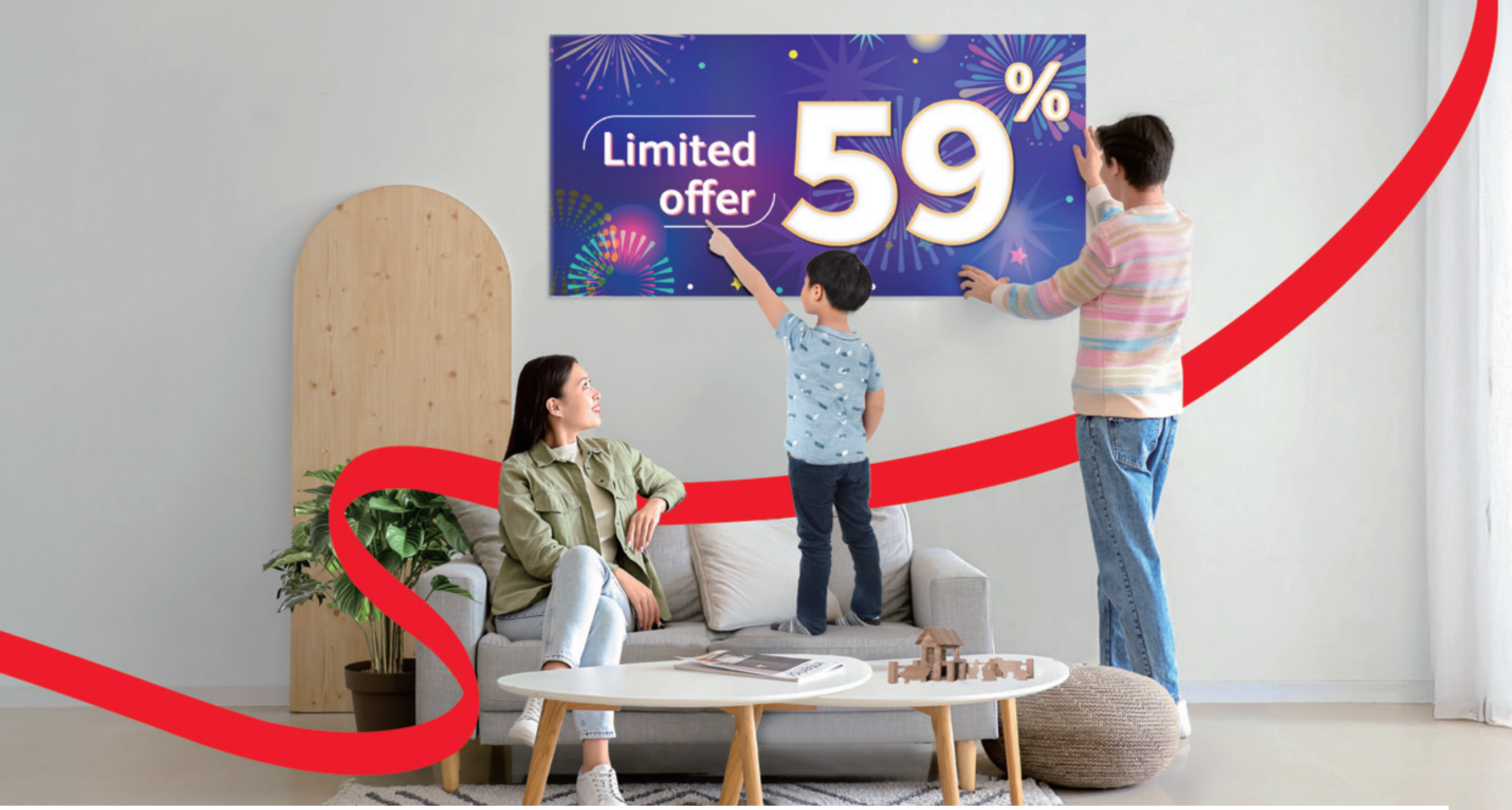

Build a solid financial foundation today to fuel your dreams tomorrow. **Prudential Entrust Multi-Currency Plan** offers potential high returns, the flexibility to change the policy currency and the opportunity for you to create an income stream for your family.

From **1 to 30 September 2025**, when you successfully take out the **Prudential Entrust Multi-Currency Plan** with a 5-year premium term and annual payment mode in USD policy currency, and pay the 5-year premiums in a lump sum, we will give you a **limited-time double reward** equivalent to up to **59%**[1] **of the first year annual premium**.

Offer 1

Premium refund

Up to **16%** of the first year annual premium

Terms and conditions apply.
Please refer to pages 3 to 5 of this flyer.

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Offer 2

Guaranteed preferential interest rate

Up to **4.8% p.a.**[2] on the prepaid premium

That's equivalent to up to **43%**[1] of the first year annual premium, meaning you can **pay less premium upfront**

Terms and conditions apply.
Please refer to pages 6 to 9 of this flyer.

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Limited-time double reward

An equivalent to up to **59%**[1] of the first year annual premium

[1] The figure is rounded down to the nearest whole number.

[2] The interest is realised upfront, so the reduced premium amount represents the present value of the interest to be earned. The present value of the interest to be earned is the current value of a future sum of interest to be earned given a specified rate of return.

Notes

The above information does not contain the full terms and conditions of the promotions. It 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. **During the sales process**, **this information should be read in conjunction with the relevant product brochure and promotion flyers**.

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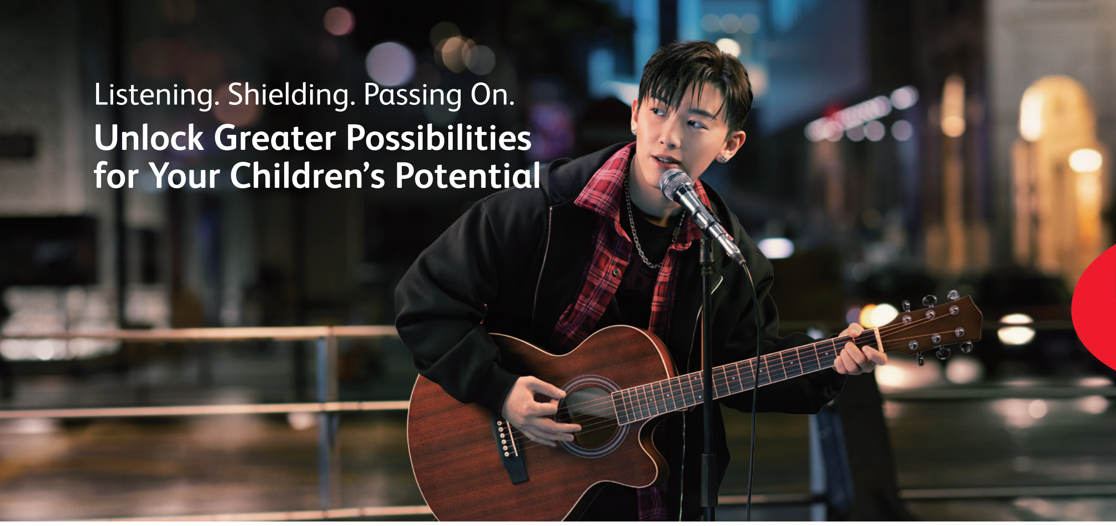

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Enrol in **Prudential Entrust Multi-Currency Plan** and enjoy up to a **16% premium refund**

From **1 July to 30 September 2025**, when you successfully take out **Prudential Entrust Multi-Currency Plan** with the designated first year annualised premium, we will give you up to a **16% premium refund**.

Insurance Plan (USD/HKD/RMB/AUD/CAD/GBP plan)	Premium Term	First Year Annualised Premium (USD)	Premium Refund of the First Year Annualised Premium
Prudential Entrust Multi-Currency Plan	5 years	Below 10,000	**2%**
		10,000 – 29,999	**6%**
		30,000 – 49,999	**10%**
		50,000 – 99,999	**14%**
		100,000 or above	**16%**

Please refer to the relevant terms and conditions for more about the offer(s).

Contact your consultant or call our Customer Service Hotline

Hong Kong	**(852) 2281 1333**	**www.prudential.com.hk**
Macau	**(853) 8293 0833**	**www.prudential.com.mo**

Terms and Conditions

1. The premium refund on the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term) (the "Premium Refund") promotion (the "Promotion") is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 July to 30 September 2025, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied for through the Agency channel or the Broker channel (if applicable) of Prudential.
3. The 3-year premium term option for **Prudential Entrust Multi-Currency Plan** is excluded from this Promotion.
4. In order to be eligible for the Premium Refund under the Promotion,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term and USD, HKD, RMB, AUD, CAD or GBP as the policy currency) (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 October 2025;
   (iii) the first year annualised premium (excluding levy, if applicable) of each Selected Plan must be equal to or less than USD 5,000,000 (or its equivalent);
   (iv) the first year annualised premium (excluding levy, if applicable) of the Selected Plan must meet the amount listed in the table on the previous page of this flyer;
   (v) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
   (vi) all the premiums and levy(ies) (if applicable) must have been fully settled when due.
   The Selected Plan will be eligible for the Premium Refund (the "Eligible Plan") if it meets all applicable requirements set out in clause 4. Otherwise, the Premium Refund will be forfeited.
5. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 31 May 2026
Semi-annual mode Quarterly mode Monthly mode	On or before 30 November 2026

   The above premium payment mode means the premium payment mode at the time of policy issuance. A PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a remaining balance in the PDA) until the Premium Refund amount is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.
6. We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a remaining balance in the PDA). The Premium Refund 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.
7. The Premium Refund 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 qualify for the Premium Refund.
8. For any alterations to the Eligible Plan(s) 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 or change of premium term), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) 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 or a change of premium term), the increased portion of the premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clauses 11 and 12 for calculation of the first year annualised premium).
9. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 June 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
10. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
11. The first year annualised premium is calculated in USD. For policies in other currencies, the exchange rate of HKD 7.8 to USD 1, RMB 6.5 to USD 1, AUD 1.3 to USD 1, CAD 1.2 to USD 1 or GBP 0.65 to USD 1 will be applied to determine the USD-equivalent first year annualised premium.

12. 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.
13. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
14. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
15. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all 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.
16. 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

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

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 (unless otherwise stated). **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.

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MKTX/PF0819E (07/25)

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Pay a lump-sum premium to enjoy a **guaranteed preferential interest rate** of up to **4.8% p.a.** – equivalent to up to **43% of the first year annual premium**

Limited offer

From **1 to 30 September 2025**, when you successfully take out the **Prudential Entrust Multi-Currency Plan** according to the below requirements and pay the total 5-year premiums in a lump sum, we will give you a **guaranteed preferential interest rate of up to 4.8% p.a.**[1] on the prepaid premium. With this guaranteed preferential interest, which is **equivalent to up to 43%**[2] **of the first year annual premium**, you can then **pay less premium upfront**.

Insurance Plan	Premium Term	Premium Payment Mode	Policy Currency	Annual Premium (USD)	Guaranteed Preferential Interest Rate
Prudential Entrust Multi-Currency Plan	5 years	Annual	USD	**Below 100,000**	**3.8% p.a.**[1] equivalent to 35%[2] of the first year annual premium
				100,000 or above	**4.8% p.a.**[1] equivalent to 43%[2] of the first year annual premium

Please refer to the relevant terms and conditions for more about the offer(s).

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333 www.prudential.com.hk
Macau (853) 8293 0833 www.prudential.com.mo

How it could work for you

For example, if you enrol in the **Prudential Entrust Multi-Currency Plan** with a 5-year premium term and an annual premium of USD 20,000 or USD 100,000, and pay the total 5-year premiums in a lump sum upon application, you can enjoy a **guaranteed preferential interest rate of 3.8% p.a.[1] or 4.8% p.a.[1]** on the prepaid premium. This means you can then **pay USD 7,059[1] or USD 43,751[1] less premium upfront**.

Example 1: Annual Premium is USD 20,000 (below USD 100,000)

A Pay the total 5-year premiums in a lump sum: USD 100,000

End of 1st policy year	End of 2nd policy year	End of 3rd policy year	End of 4th policy year
Interests of USD 3,040 on balance of prepaid premium of USD 80,000	Interests of USD 2,280 on balance of prepaid premium of USD 60,000	Interests of USD 1,520 on balance of prepaid premium of USD 40,000	Interests of USD 760 on balance of prepaid premium of USD 20,000

- USD 2,929[1] ← $3,040 ÷ (1+3.8%)
- USD 2,116[1] ← $2,280 ÷ (1+3.8%) ÷ (1+3.8%)
- USD 1,359[1] ← $1,520 ÷ (1+3.8%) ÷ (1+3.8%) ÷ (1+3.8%)
- USD 655[1] ← $760 ÷ (1+3.8%) ÷ (1+3.8%) ÷ (1+3.8%) ÷ (1+3.8%)

B Pay less USD 7,059[1]

Lump-sum prepaid premium

A USD 100,000 – B USD 7,059[1] = USD 92,941

Example 2: Annual Premium is USD 100,000 (USD 100,000 or above)

A Pay the total 5-year premiums in a lump sum: USD 500,000

End of 1st policy year	End of 2nd policy year	End of 3rd policy year	End of 4th policy year
Interests of USD 19,200 on balance of prepaid premium of USD 400,000	Interests of USD 14,400 on balance of prepaid premium of USD 300,000	Interests of USD 9,600 on balance of prepaid premium of USD 200,000	Interests of USD 4,800 on balance of prepaid premium of USD 100,000

- USD 18,321[1] ← $19,200 ÷ (1+4.8%)
- USD 13,111[1] ← $14,400 ÷ (1+4.8%) ÷ (1+4.8%)
- USD 8,340[1] ← $9,600 ÷ (1+4.8%) ÷ (1+4.8%) ÷ (1+4.8%)
- USD 3,979[1] ← $4,800 ÷ (1+4.8%) ÷ (1+4.8%) ÷ (1+4.8%) ÷ (1+4.8%)

B Pay less USD 43,751[1]

Lump-sum prepaid premium

A USD 500,000 – B USD 43,751[1] = USD 456,249

The above figures are only for illustration and are rounded to the nearest whole number (if applicable).

[1] The interest is realised upfront, so the reduced premium amount represents the present value of the interest to be earned. The present value of the interest to be earned is the current value of a future sum of interest to be earned given a specified rate of return. In this case, the specified rate of return would be 3.8% p.a. or 4.8% p.a..

[2] The figure is rounded down to the nearest whole number.

Terms and Conditions

1. The guaranteed preferential interest rate ("Guaranteed Preferential Interest Rate") on the **Prudential Entrust Multi-Currency Plan** is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 to 30 September 2025, both dates inclusive (the "Promotion Period").
2. The Guaranteed Preferential Interest Rate is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Guaranteed Preferential Interest Rate,
   (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** with the 5-year premium term and annual payment mode in USD policy currency (the "Selected Plan") within the Promotion Period;
   (ii) the Selected Plan must have been issued by us on or before 31 October 2025;
   (iii) customers must select the Premium Prepayment Option (as stated in the Insurance Proposal) upon policy application and pay the total 5-year premiums (less the reduced amount as explained in clause 5 below) and levies (if applicable) of the Selected Plan in a lump sum ("Single Lump Sum") at the time of application or within 1 month after policy issuance;
   (iv) the Selected Plan must not attach any supplementary benefit;
   (v) customers must pay the Single Lump Sum in full as a single lump sum even if the total premiums payable are adjusted due to other promotional offers (if applicable);
   (vi) the Selected Plan must remain in force when we deposit the interest computed at the Guaranteed Preferential Interest Rate to the premium deposit account ("PDA"); and
   (vii) customers must provide valid documentation as proof for us to conduct due diligence pursuant to the applicable legislation/ requirements.

   The Selected Plan will be eligible for the Guaranteed Preferential Interest Rate (the "Eligible Plan") if it meets all applicable requirements set out in clause 3. Otherwise, the Guaranteed Preferential Interest Rate will be forfeited.
4. The Guaranteed Preferential Interest Rate of 3.8% p.a. or 4.8% p.a. comprises the prevailing interest rate (currently 0.5% p.a., non-guaranteed) applicable to the PDA and the additional interest rate of 3.3% p.a. or 4.3% p.a.. Such additional interest rate shall only apply to the Single Lump Sum less (a) the levies for the 5 years (if applicable) and (b) the due premiums payable of the Eligible Plan for the corresponding policy year ("Balance of Prepaid Premium"), but it does not apply to (a) any other amount in the PDA in excess of the Balance of Prepaid Premium, (b) premium refund and (c) other promotion offers. If the prevailing interest rate increases or decreases, such additional interest rate, which is the difference between the Guaranteed Preferential Interest Rate and the prevailing interest rate for the corresponding policy year, will be adjusted accordingly. The prepaid premium and interest credited to the PDA will be automatically and fully used to settle the 2nd to 5th years' premiums when they become due.
5. The Guaranteed Preferential Interest Rate allows the Eligible Plan policyholders to pay less premium upfront. The reduced amount is generated from the Guaranteed Preferential Interest Rate which is equivalent to 35% or 43% of the 1st year annual premium (rounded down to the nearest integer). The actual reduced amount is stated in the Insurance Proposal "Basic Plan – Illustration Summary for Premium Prepayment Option". The interest computed at the additional interest rate ("Additional Interest") will be credited to the PDA on or before the 4th policy anniversary, whereas the interest computed at the prevailing interest rate ("Prevailing Interest") for the first 4 policy years will be credited to the PDA on each corresponding policy anniversary.
6. The Single Lump Sum less the 1st year's due premium and levy (if applicable) payable of the Eligible Plan shall be deposited in the PDA of the policy. The amount deposited in the PDA is NOT a bank deposit, and shall be used to settle the 2nd to 5th years' renewal premiums of the policy and any levies (if the levies are applicable and not settled separately) when due.
7. Policyholders can apply for a withdrawal from the PDA. However, the remaining balance after withdrawal must not be less than the sum of (i) the premium and levy (if applicable) required for the remaining premium term(s) and (ii) the Prevailing Interest for the first 4 policy years deposited in the PDA.
8. For any alterations to the Eligible Plan(s) before the 4th policy anniversary (including but not limited to (a) **a withdrawal from the PDA with the remaining balance being less than the sum of (i) the premium and levy (if applicable) required for the remaining premium term(s) and (ii) the Prevailing Interest for the first 4 policy years deposited in the PDA**, (b) **a change of premium payment mode/premium term**, (c) **a change of notional amount**, (d) **a change of policy currency** or (e) **an application of Premium Break Benefit**), **the Additional Interest for the Eligible Plan(s) will be totally forfeited**, and the balance in the PDA will accumulate interest at the prevailing interest rate only. You will have to **pay the required premium and levy (if applicable) to us when due**.
9. In the event of policy surrender, partial surrender or the death of the life assured on or before the date when the Additional Interest is credited, the Additional Interest will be forfeited.
10. Upon policy termination (for reasons other than death or a claim under the Incapacity Option – Benefit Payout becoming payable with a designated percentage of 100%) or policy surrender, the balance in the PDA (less any outstanding loan and interest) will be paid together with the surrender value to the policyholder(s). Upon the death of the life assured, the balance in the PDA (less any outstanding loan and interest) will be paid to the beneficiary(ies) named in Prudential's latest records together with the death benefit. Upon a claim under the Incapacity Option – Benefit Payout becoming payable with a designated percentage of 100%, the balance in the PDA (less any outstanding loan and interest) will be paid together with the Incapacity Option – Benefit Payout to the designated person.

11. After the 4th policy anniversary, any amount left in the PDA will be accumulated at the prevailing interest rate determined by Prudential, which is non-guaranteed.
12. The Guaranteed Preferential Interest Rate 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 qualify for the Guaranteed Preferential Interest Rate.
13. **The Guaranteed Preferential Interest Rate can be used in conjunction with any other promotional offers unless otherwise specified.**
14. The Guaranteed Preferential Interest Rate will not be offered to the Selected Plan applied for or already in force on or before 31 August 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
15. The amount generated from the Guaranteed Preferential Interest Rate is non-transferable to other policyholders or other policies even when the policy is surrendered, matured or lapsed.
16. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all 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.
17. We reserve the right to change any terms and conditions of the Guaranteed Preferential Interest Rate without issuing further notices. In the event of any disputes, we shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.

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 (unless otherwise stated). **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.

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MKTX/PF0830E (09/25)