

PRUlink capital investment plan



Table of contents

What is PRU link capital investment plan?	1
How does the Plan work?	2
Financial arrangement for your needs at different life stages	4
Summary of charges	7
Investment choices information	8
General information	9
Glossary	12

What is **PRU**link capital investment plan?

PRUlink capital investment plan (the "Plan" or your "Plan") is a whole life single premium investment-linked insurance plan denominated in Hong Kong Dollars for Life Assured between the age of 19 to 70 (age next birthday).

PRUlink capital investment plan is offered by Prudential Hong Kong Limited ("Prudential"). Your investment under the Plan is subject to the credit risks of Prudential. The Plan is classified under Class C linked long-term business, as defined in the Insurance Companies Ordinance. It is not a fund authorised by the Securities and Futures Commission ("SFC") pursuant to the Code on Unit Trusts and Mutual Funds ("UT Code").

The Product Key Facts Statement, the Product Brochure and the Investment Choices for **PRU**link capital investment plan are construed as the Offering Document of **PRU**link capital investment plan and should be issued and read in conjunction with each other.

How does the Plan work?

Start your Plan with a single premium

You can start your Plan by paying a minimum single premium of HKD 1,000,000, whilst the maximum amount of single premium allowed will be subject to underwriting requirements. The premium you pay, subject to the deduction of the Investment Fee as stated below, will be allocated to your policy account, which is a notional account, in the form of units of your selected investment choices at the corresponding unit issue price. Unfortunately, no additional premium payment will be accepted after policy issuance.

A range of investment choices for your selection

PRUlink capital investment plan offers a range of Hong Kong Dollar denominated investment choices for your own selection to suit your risk appetite and financial needs. These investment choices include exposure to equities and bonds.

Upfront charge structure

When you apply for the Plan, you need to pay an Investment Fee for the professional management services we provide. The Investment Fee will be deducted upfront from the single premium paid at policy issuance. You can opt for partial withdrawal or surrender subject to a Redemption Charge which is applied in the first 5 policy years and will be deducted from the partial withdrawal amount (in the case of partial withdrawal) or the value of the policy account (in the case of surrender). Please refer to the "Summary of charges" section on page 7 of this brochure for details of the charges.

Life coverage

If the Life Assured passes away while the policy is in force, the Plan will provide you with a death benefit, which is equivalent to 105% of the value of the policy account. The death benefit will be calculated as at the date Prudential receives the death claim of the Life Assured. You have to provide relevant documents or satisfactory evidence as listed on the policy provisions, at your expenses, to help us assess the claim.

Example for the calculation of the death benefit (All figures are hypothetical and for illustrative purpose only.)

Value of the policy account [^] as at the date of Prudential received the death claim of the Life Assured	HKD 1,000,000
Death benefit	105% x value of the policy account = 105% x HKD 1,000,000 = HKD 1,050,000

[^] Value of the policy account, which is subject to investment risks and market fluctuation and any applicable charges, may not be equal to the premium paid.

In case the Life Assured commits suicide within 1 year from the date of issuance of the policy, we will pay the death benefit by refunding the value of the policy account and all charges we have deducted for this policy.



The death benefit payment will normally be payable within 1 month after we have received all proper documents for us to assess the claims. The whole payment of the death benefit may be deferred or suspended when (i) the dealings and/or the valuation of the reference fund of any investment choice under your policy account have been deferred or suspended; and/or (ii) any exceptional circumstances (including but not limited to any inevitable interruption of Prudential's normal business, typhoon, breakdown of means of communication and military events) which are beyond the control of Prudential that such suspension or deferment is necessary. No interest will be provided in respect of the period between the notification of the death claim and the date of claim payment. For details of the deferment and/or suspension conditions of the reference funds, please refer to the relevant offering documents of the reference funds.

Please note that your death benefit is subject to investment risks and market fluctuations as it is linked to the performance of the reference funds of the investment choices you selected from time to time. Poor performance of the reference funds may reduce the value of the policy account. In certain circumstances, the death benefit payable may be significantly less than your premium paid and may not be sufficient for your individual needs.

Calculation of the value of your policy

To determine the value of your policy, simply add the value of each investment choice. The value of each investment choice is calculated by multiplying the number of units of the investment choice in your portfolio by the corresponding unit redemption price.

Online portfolio management

You can obtain daily performance information about your investment choices, review and manage your portfolio through our online platform (www.prudential.com.hk). You can also switch your investment choices via this platform.

Financial arrangement for your needs at different life stages

Unlimited switching of investment choices

You can flexibly switch between investment choices, without limitation on the frequency and number of switches, while the policy is in force to meet your ever-changing needs at different life stages. Currently, switching is subject to a minimum amount of HKD 800 per transaction and a minimum allocation of 10% of the switched amount in each investment choice. There is no switching charge, however, a bid-offer spread may be levied by the reference fund of the investment choice. For details, please refer to the Offering Document of **PRU**link capital investment plan and the relevant offering documents of the reference funds which are available from Prudential upon request.

Prudential reserves the right to adjust the minimum switching amount and the minimum allocation percentage with no less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirement(s) to policyholders with regards to such changes.

Partial withdrawal

You may withdraw part of the value of the policy account. If you do so within the first 5 policy years, a Redemption Charge of 0.4% of the partial withdrawal amount will be applied, and it will be deducted directly from the requested partial withdrawal amount. Please refer to the "Summary of charges" section on page 7 of this brochure for details.

Partial withdrawals are subject to a minimum amount and a minimum account balance requirement as determined by us from time to time in accordance with our latest administrative rules. Currently, the minimum amount of each partial withdrawal is HKD 800 and a minimum balance of HKD 40,000 must remain in the policy account immediately after partial withdrawal. Otherwise Prudential reserves the right to decline the partial withdrawal request.

To make a partial withdrawal, simply submit an application to us using our designated form which is available upon request. You have to specify in the form the number of units to be withdrawn and the investment choice(s) to which such units belong. The units will be redeemed according to your instructions.

Units of the investment choice(s) to be withdrawn will be redeemed at the unit redemption price on the valuation date in respect of your selected investment choice(s) immediately following our approval of your partial withdrawal request. Applicable Redemption Charge will be deducted from the partial withdrawal amount.

Prudential will pay out the balance of the partial withdrawal after deduction of any Redemption Charge within 1 month normally after we have received the duly signed and completed appropriate application form. The whole payment of the partial withdrawal may be deferred or suspended when (i) the dealings and/or the valuation of the reference fund of any investment choice as specified in the partial withdrawal request form have been deferred or suspended; and/or (ii) any exceptional circumstances (including but not limited to any inevitable interruption of Prudential's normal business, typhoon, breakdown of means of communication and military events) which are beyond the control of Prudential that such suspension or deferment is necessary. No interest will be provided in respect of the period between the notification of the partial withdrawal and the date of partial withdrawal amount payable. For details of the deferment and/or suspension conditions of the reference funds, please refer to the relevant offering documents of the reference funds.

Prudential reserves the right to adjust the minimum amount of each partial withdrawal and the minimum account balance with no less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirement(s) to policyholders with regards to such changes.



Example for the calculation of Redemption Charge and the partial withdrawal amount payable upon partial withdrawal:

(All figures are hypothetical and for illustrative purpose only.)

Partial withdrawal amount requested	HKD 500,000
Policy year of the partial withdrawal	Year 3
Applicable Redemption Charge rate*	0.4%
Redemption Charge amount	HKD 500,000 x 0.4% = HKD 2,000
Partial withdrawal amount payable	Partial withdrawal amount – Redemption Charge amount = HKD 500,000 – HKD 2,000 = HKD 498,000

* Please refer to the "Summary of charges" section on page 7 of this brochure for details of the Redemption Charge rate.

Policy term

PRUlink capital investment plan is a whole-life policy and there is no maturity date.

Surrender

You can surrender your policy by submitting an application to us using our designated form, which is available upon request. If you surrender your policy within the first 5 policy years, a Redemption Charge of 0.4% of the value of the policy account will be imposed, and it will be deducted directly from the value of your policy account. This means you will receive an amount lower than the value of the policy account at the time you submit the surrender request.

All units of your investment choice(s) in your policy account will be redeemed at the unit redemption price on the valuation date in respect of your selected investment choice(s) immediately following our approval of your surrender request. Applicable Redemption Charge will be deducted from surrender value.

The surrender value will normally be payable within 1 month after we have received the duly signed and completed appropriate application form. The whole payment of the surrender value may be deferred or suspended when (i) the dealings and/or the valuation of the reference fund of any investment choice under your policy account have been deferred or suspended; and/or (ii) any exceptional circumstances (including but not limited to any inevitable interruption of Prudential's normal business, typhoon, breakdown of means of communication and military events) which are beyond the control of Prudential that such suspension or deferment is necessary. Your policy will cease from the termination effective date. No interest will be provided in respect of the period between the notification of the surrender and the date of surrender value payment. For details of the deferment and/or suspension conditions of the reference funds, please refer to the relevant offering documents of the reference funds.

Example for the calculation of the Redemption Charge and the surrender value upon surrender:
(All figures are hypothetical and for illustrative purpose only.)

Value of the policy account [^] after we have redeemed all units of your investment choices in the policy account	HKD 1,200,000
Policy year of surrender	Year 4
Applicable Redemption Charge rate*	0.4%
Redemption Charge amount	HKD 1,200,000 x 0.4% = HKD 4,800
Surrender value payable	Value of the policy account – Redemption Charge amount = HKD 1,200,000 – HKD 4,800 = HKD 1,195,200

[^] Value of the policy account, which is subject to investment risks and market fluctuation and any applicable charges, may not be equal to the premium paid.

* Please refer to the "Summary of charges" section on page 7 of this brochure for details of the Redemption Charge rate.

PRUlink capital investment plan is a plan for long-term investment. You are reminded that early surrender or partial withdrawal within the first 5 policy years may result in a significant loss of your premium paid due to the deduction of Redemption Charge. That means the amount you will receive will be lower than the value of the policy account (in the case of surrender) or the partial withdrawal amount (in the case of partial withdrawal) at the time you submit the request. Poor performance of the reference funds may further magnify your investment losses.

Termination

The policy will automatically terminate upon the occurrence of the earliest of the following:

- (1) upon the death of the Life Assured; or
- (2) upon surrender of your policy; or
- (3) when the value of the policy account becomes zero at any time.

For policy termination due to the above condition (1), all units of investment choice(s) will be redeemed at the latest available unit redemption price in respect of the investment choice(s) as at the date Prudential receives the death claim of the Life Assured. No Redemption Charge will be applied.

For policy termination due to the above condition (2), all units of investment choice(s) will be redeemed at the unit redemption price on the valuation date in respect of your selected investment choice(s) immediately following our approval of your surrender request. You will need to pay the Redemption Charge if the termination happens within the first 5 policy years. Redemption Charge will be deducted from the value of policy account.

Once your policy is terminated, you cannot reinstate the policy.

Please refer to the "Summary of charges" section on page 7 of this brochure for details of the Redemption Charge.

PRUlink capital investment plan is a plan for long-term investment. You are reminded that termination of your policy within the first 5 policy years may result in a significant loss of your premium paid due to the deduction of Redemption Charge. That means the amount you will receive will be lower than the value of the policy account at the time you submit the request. Poor performance of the reference funds may further magnify your investment losses.

Summary of charges



Prudential reserves the right to vary the policy charges or to impose new charges with no less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirement(s).

Charges for the Plan							
Investment Fee	<ul style="list-style-type: none"> The Investment Fee is equal to 2.5% of the single premium It is a one-off charge to be deducted upfront from the single premium paid at policy issuance 						
Redemption Charge	<ul style="list-style-type: none"> The Redemption Charge is applicable upon partial withdrawal or surrender Upon partial withdrawal, Redemption Charge as calculated below will be deducted from the partial withdrawal amount before the partial withdrawal amount is paid to you: <div> <div>Redemption Charge</div> <div>=</div> <div>Partial withdrawal amount</div> <div>x</div> <div>Applicable rate as shown in the schedule below</div> </div> Upon surrender, Redemption Charge as calculated below will be deducted from the value of the policy account before the surrender value is paid to you: <div> <div>Redemption Charge</div> <div>=</div> <div>The value of the policy account</div> <div>x</div> <div>Applicable rate as shown in the schedule below</div> </div> The Redemption Charge rate will be determined by reference to the policy year during which the policy is surrendered or the partial withdrawal takes place: <table> <tr> <th>During policy year</th><th>Redemption Charge rate</th></tr> <tr> <td>1st to 5th</td><td>0.4%</td></tr> <tr> <td>6th and thereafter</td><td>0%</td></tr> </table> 	During policy year	Redemption Charge rate	1 st to 5 th	0.4%	6 th and thereafter	0%
During policy year	Redemption Charge rate						
1 st to 5 th	0.4%						
6 th and thereafter	0%						
Switching Charge	Currently nil						
Charges for Reference Funds							
<p>You should note that the reference funds of the investment choices you selected may have separate charges on management fee, performance fee, bid-offer spread, switching fee and/or other recurring fees. Currently, the management fee levied by the investment managers of the reference funds ranges from 0.5% to 1.8% per annum of the net asset value of the reference fund. You do not pay these fees directly, the fees will be deducted and such deduction will be reflected in the unit price of the reference fund. For details, please refer to the Investment Choices for PRUlink capital investment plan and the relevant offering documents of the reference funds which are available from Prudential upon request.</p>							

Investment choices information

You can select your own allocation portfolio, with up to a maximum of 10 investment choices concurrently invested and subject to a minimum allocation of 10% of the premium after the deduction of Investment Fee, in each investment choice at policy issuance. Units of investment choices will be allocated to your policy account on the relevant valuation date of the investment choice as soon as practicable following the date of receipt of your premium in cleared funds.

In the event that dividends are declared and become payable in respect of a reference fund, Prudential will determine the payment method and distribute the dividends to you. For details of the payment method, please refer to the Investment Choices for **PRU**link capital investment plan.

The investment choices available are published and updated from time to time in our Investment Choices for **PRU**link capital investment plan. Copy of the Investment Choices for **PRU**link capital investment plan is made available through your consultant or at our corporate website www.prudential.com.hk.

Please be reminded that the value of your policy account is subject to investment risks and market fluctuations. Prudential reserves the right to change the maximum number of investment choices, the minimum allocation requirement, as well as the right to terminate or temporarily close any investment choice in the future with no less than 1 month's prior written notice or such shorter period of notice in compliance with the relevant regulatory requirement(s) to policyholders with regards to such changes.

Investment choices can have very different features and risk profiles. Some of them may even be of high risk. Your return on investment is calculated by Prudential with reference to the performance of the reference funds of the investment choices you select.

Please note that the premium you pay towards this Plan will be invested by Prudential and that you are not investing in the reference funds of the investment choices. Any corresponding investments made by Prudential in the reference funds of the investment choices you select will become and remain the assets of Prudential. For this reason you do not have any rights or ownership over these reference funds. Your recourse under this Plan is against Prudential only. Furthermore, units allocated to the policy are purely notional and solely for the determination of the value of your policy.

You are reminded that your investment returns under the policy are not exempted from the charges of the policy. Hence, any returns you get may be lower than the returns of the reference funds of the investment choices. For details of each investment choice including the fees and risk factors involved, please refer to the Investment Choices for **PRUlink capital investment plan. And for details of reference funds, please refer to the relevant offering documents of the reference funds which are available from Prudential upon request.**

General information



Important Documents

Our consultant will provide and explain to you the following documents before your enrolment in **PRU**link capital investment plan. It is important for you to understand the Plan before making any application. The documents are:

- the Offering Document which consists of this Product Brochure, the Product Key Facts Statement and the Investment Choices for **PRU**link capital investment plan; and
- an illustration document which is based on your specific case showing the projected total surrender values and the projected total death benefits of the Plan; and
- the policy provisions for **PRU**link capital investment plan which consists of a general provision, a benefit provision and an investment choices provision. Specimen of the above documents are available upon request.

Application

To apply for **PRU**link capital investment plan, simply complete the appropriate application form and submit to us together with the required premium. The approval of your application is subject to our latest internal guidelines.

Cooling-off Period

If you change your mind for any reason, provided no claim has been made under your policy, you may cancel your policy within 21 days after (a) the delivery of the policy, or (b) the issuance of a notice (informing the availability of the policy and the expiry date of the cooling-off period) to you or your representative, whichever is earlier.

Prudential will refund the single premium and levy you have paid without interest and any Redemption Charge we have deducted in respect of any partial withdrawals, less any partial withdrawals made and subject to a market value adjustment which is calculated solely with reference to the loss which Prudential may make in realizing the value of any assets acquired using the premium contributed.

Third Party Right

PRUlink capital investment plan is excluded from the application of The Contracts (Rights of Third Parties) Ordinance, which means that a person who is not a party to the policy of the Plan (including but not limited to the Life Assured or the Beneficiary) has no right to enforce any of the terms of the policy of the Plan.

Borrowing Power

PRUlink capital investment plan has no borrowing powers. For details of the borrowing powers of the reference funds, please refer to the offering documents of the respective reference funds available from Prudential upon request.

Report for Investment Performance

You will receive periodic statements that summarize the value of the policy account and surrender value, the transactions during a specific period and holdings of each investment choice under your policy. Through our online platform (www.prudential.com.hk), you can also obtain daily performance information of investment choices and review your investments. You are always welcome to call our Customer Service Hotline at 2281 1333 to make enquiries about your investments.

Responsibility

Prudential Hong Kong Limited accepts full responsibility for the accuracy of the information contained in the Offering Document at the date of publication and confirms, having made all reasonable enquiries, that to the best of its knowledge and belief, there are no other facts the omission of which would make any statement misleading.

Taxation

Please seek independent professional advice on tax matters with respect to your own situation.

Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong are shortly expected to agree an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyowners and (iii) report relevant tax information of those policyowners to the IRS.

FATCA applies to Prudential and your policy. Prudential is a participating FFI. Prudential is committed to complying with FATCA. To do so, Prudential requires you to:

- (i) provide to Prudential certain information including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc.); and
- (ii) consent to Prudential reporting this information and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), Prudential is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

Prudential could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which Prudential may be required to do so are:

- (i) if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case Prudential may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- (ii) if you are (or any other account holder is) a nonparticipating FFI, in which case Prudential may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

Automatic Exchange of Financial Account Information

Over 100 countries and jurisdictions around the world have committed to adopt new rules for automatic exchange of financial account information ("AEOI"). Under the new rules, financial institutions are required to identify account holders who are foreign tax residents and report certain information regarding their investment income and account balance to the local tax authority where the financial institution operates. When countries or jurisdictions start exchanging information on an automatic basis, the relevant local tax authority where the financial account is maintained will then provide this information to the tax authority of the account holder's country of tax residence. This information exchange will be conducted on a regular, annual basis.

Hong Kong has adopted the new rules into its legislation (please see the Inland Revenue (Amendment) (No. 3) Ordinance 2016 ("the Amendment Ordinance") which came into effect on 30 June 2016). Therefore, the above requirements will be applicable to financial institutions in Hong Kong including Prudential. Under these rules, certain policyholders of Prudential are considered as "account holders". Financial institutions in Hong Kong including Prudential are required to implement due diligence procedures to identify account holders (i.e. policyholders in case where the financial institution is an insurance company) and in the case where the account holder is an entity, its "controlling persons", who are foreign tax residents, and report this information to the Inland Revenue Department ("IRD") if required. The IRD may transfer this information to the country of tax residence of such account holders.

In order to comply with the law, Prudential may require you, the account holder, to:

- (1) complete and provide us with a self-certification form with information regarding your tax residence status, your tax identification number in your country or countries of tax residence, your date of birth, and in the case where the policyholder is an entity (for example, a trust or a company), the classification of the entity that holds the policy and information regarding "controlling persons" of such entities;
- (2) provide us all required information and documentation for complying with Prudential's due diligence procedures; and
- (3) advise us of any change in circumstances which affect your tax residence status and provide us with a suitably updated self-certification form within 30 days of such change in circumstances.

According to the due diligence procedures set out in the Amendment Ordinance, self-certifications are required from account holders for all new accounts. As for pre-existing accounts, if a reporting financial institution has doubts about the tax residence of an account holder, it may require a self-certification from the account holder to verify its tax residence.

Prudential cannot provide you with any tax or legal advice. If you have doubts about your tax residence you should seek professional advice. You should seek independent professional advice on the impact that AEOI may have on you or your policy.

An account holder who knowingly or recklessly provides a statement that is misleading, false or incorrect in a material particular in making a self-certification to a reporting financial institution is liable on conviction to a fine at level 3 (HKD 10,000).

For further information on the implementation of the Common Reporting Standard and AEOI in Hong Kong, please refer to the IRD website: http://www.ird.gov.hk/eng/tax/dta_aeoi.htm.

Governing Law

The policy terms of **PRU**link capital investment plan are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region ("Hong Kong"). Any matters of dispute will be subject to the determination by and the rulings of the courts of Hong Kong.

Authorisation

PRUlink capital investment plan has been authorised by the Securities and Futures Commission ("SFC"). However, such authorisation does not imply an official recommendation. The SFC authorisation is not a recommendation or endorsement of a scheme nor does it guarantee the commercial merits of a scheme or its performance. It does not mean the scheme is suitable for all investors nor is it an endorsement of its suitability for any particular investor or class of investors. The SFC takes no responsibility for the contents of the Offering Document, makes no representation as to its accuracy or completeness and expressly disclaims any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of the Offering Document.

Enquiries and Complaints

If you have any enquiries and complaints regarding **PRU**link capital investment plan, please contact us by calling our Customer Service Hotline at 2281 1333 or by email at service@prudential.com.hk.



- **Life Assured** – the person who shall be named as the "Life Assured" in the document "Certificate of Life Assurance", which will be provided to you after the issuance of the Plan.
- **Offering Document** – the Product Key Facts Statement, the Product Brochure and the Investment Choices for PRUlink capital investment plan.

Investment involves risks. As a consequence of the general nature of varied investments, the investment yield may go down as well as up.

Note

Regarding details and the terms and conditions of this Plan, please refer to the policy provisions. Prudential will be happy to provide a specimen of the policy provisions free of charge through your consultant or made available at the Customer Service Centre of Prudential at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong.

All cheques for premium payments should be crossed and made payable to "Prudential Hong Kong Limited".

This document is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell, or a solicitation to buy, or a provision of any insurance product outside Hong Kong. Prudential Hong Kong Limited does not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

Prudential Hong Kong Limited

(A member of Prudential plc group)

8/F, Prudential Tower

The Gateway, Harbour City, 21 Canton Road

Tsim Sha Tsui, Kowloon, Hong Kong

Customer Service Hotline: 2281 1333

Customer Service Fax No.: 2977 1233

Customer Service Email: service@prudential.com.hk

Corporate Website

www.prudential.com.hk

Printed in September 2018

