



Double Treasure Plan

Enjoy a Prosperous Future
with the Monthly Income
Specially for You and Your Family

Have you ever imagined that the money you diligently save could double, and allow you and your family to easily plan for the future knowing that you'll have enough monthly income? This is why Prudential offers **Double Treasure Plan** to help increase your savings for achieving your financial goals at different life stages. You can use the Monthly Income to support your children's education expenses, or as your retirement reserve, or any other purpose that you may have. Start working towards your brilliant future now!

Double Treasure Plan at a glance:

- Provides Monthly Income and extra cash to support the education or retirement expenses
- 6 premium terms¹ for your selection
- No medical check-up² is required upon application
- Life protection that gives you total peace of mind
- Flexibility to attach a wide range of supplementary benefits to the policy

Guaranteed Monthly Income – spend as you like

You only have to pay a premium as low as HKD 208 per month³ during the selected premium term, and the plan will provide you with a Monthly Income throughout the entire Income Period. This Monthly Income includes guaranteed and non-guaranteed payments⁴ and will continue until the end of the policy term. You can use the money any way you like, for example to pay for your child's tuition fee or as your retirement reserve.

Provides Extra Cash to Boost Your Reserve

By participating in our With-Profits Fund through the plan, you can receive your share of distributable profits, if any, from our With-Profits Fund in the form of non-guaranteed bonuses. No less than 90% of the distributable profit from our With-Profits Fund will be allocated to With-Profits policyholders. The calculation of the distributable profit of With-Profits Fund is performed separately and is not the same as that of the total profits of Prudential Hong Kong Limited.

Apart from the Monthly Income, you will receive extra cash that will boost your cash reserve to help pay for the necessary expenses at different life stages:

- **Guaranteed Reward** – A lump sum that is equivalent to 12 months of the Guaranteed Monthly Income will be payable at the beginning of the Income Period to provide you with an additional cash reserve.
- **Bonus at Maturity**⁵ – A one-off non-guaranteed bonus will be payable at policy maturity, helping you to establish a solid foundation for future years.

Different Premium Terms Available to Suit Your Needs

The **Double Treasure Plan** is a life insurance plan especially for people aged 1 to 60¹ (age next birthday). The plan provides different policy terms as well as a choice of HK Dollar or US Dollar as your plan's currency⁶. If you need to set aside education reserves for your children, you may opt for **Double Treasure 8**, **Double Treasure 12** or **Double Treasure 15**. If you need a cash reserve for retirement or any other purpose, you may select any of the plans under the **Double Treasure** series that suit your needs. Please refer to the table shown on next page for details.

In addition, the **Double Treasure Plan** also provides you with the following:

1) Accumulate Your Income to Maximise Returns

Prior to the Income Period, you may opt to rollover the non-guaranteed payment of your Monthly Income in the policy for long term value growth. Or you can stick to the plan's original arrangement, where the non-guaranteed payment will be paid out together with the Guaranteed Monthly Income.

2) No Medical Check-up is Required

You are not required to go through any medical check-up or answer any health questions² upon your application.

3) Relieve Financial Burden with Life Protection

In the unfortunate event of death, a death benefit equivalent to 101% of the surrender value will be payable⁷. The benefit payable prior to the Income Period is guaranteed to be no less than 110% of the total premium paid⁸, which will give your family the financial support they need.

4) Widen Your Safety Net with Optional Benefits

For an additional premium, you can attach a wide range of supplementary benefits to the plan for additional protection, subject to the issue age range of the respective benefits and normal underwriting procedures.



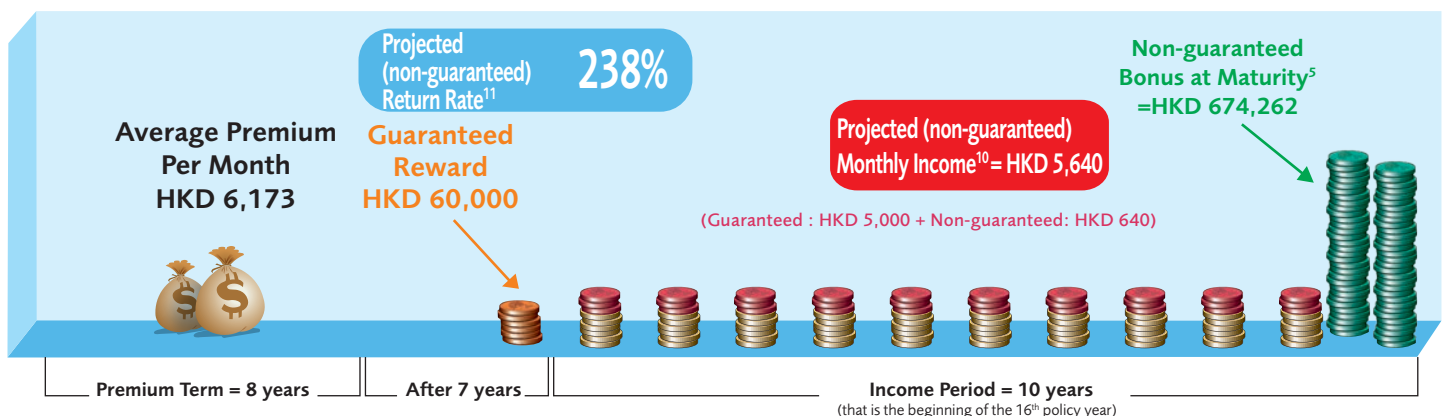
	Double Treasure 8	Double Treasure 12	Double Treasure 15	Double Treasure 55	Double Treasure 60	Double Treasure 65
Policy Term	25 years	24 years	25 years	Till age 75	Till age 80	Till age 85
Premium Term	8 years	12 years	15 years	Till age 55	Till age 60	Till age 65
Income Period	10 years ⁹	12 years	10 years	20 years	20 years	20 years
Annual Premium (HKD) (Average Premium Per Month)	37,037 (3,086)	36,471 (3,039)	36,154 (3,013)	36,667 (3,056)	36,250 (3,021)	36,190 (3,016)
Projected (non-guaranteed) Monthly Income (HKD)	2,820 (Guaranteed: 2,500)	3,348 (Guaranteed: 3,100)	5,105 (Guaranteed: 4,700)	4,863 (Guaranteed: 4,400)	6,572 (Guaranteed: 5,800)	8,781 (Guaranteed: 7,600)
Guaranteed Total Amount Received over the Policy Term as a Percentage of Total Premium	111%	110%	114%	151%	161%	176%
Projected (non-guaranteed) Total Amount Received over the Policy Term ¹⁰ as a Percentage of Total Premium	237%	199%	202%	294%	315%	337%

The figures are for illustrative purpose only and are rounded to the nearest whole number. The non-guaranteed values are calculated based on the Company's current projections of surrender values and bonus scales, both of which are not guaranteed. The above illustration assumed a male life assured enrolls in the policy at age 35 (age next birthday). Annual payment mode and encashment of Monthly Income are selected. The age listed above is for the age of next birthday and the plan currency selected is HK Dollar.

Illustrative Examples for Different Life Stages (HK Dollar Plans⁶)

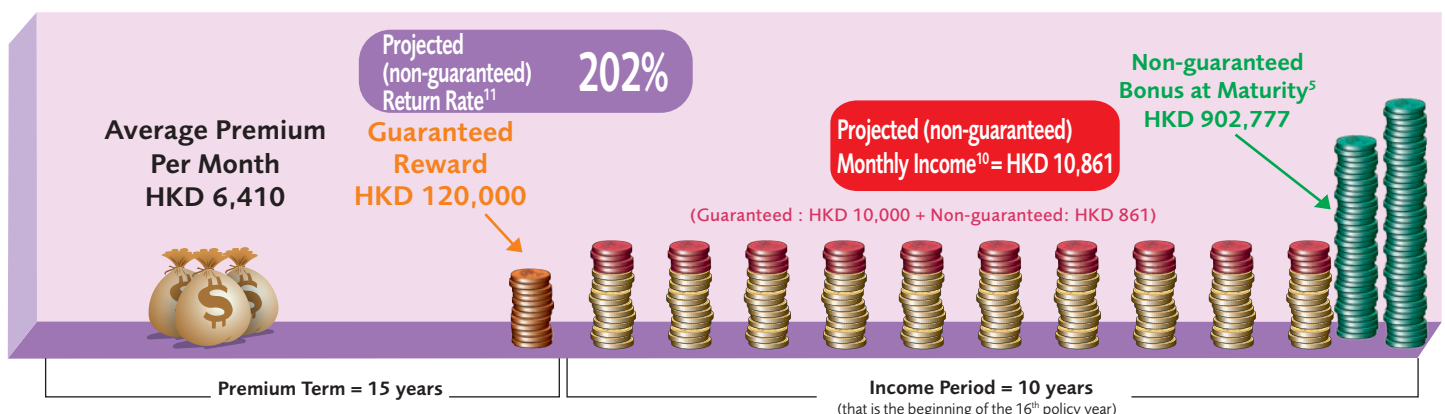
Child Education Reserve - Proposed solution: Double Treasure 8

Assume you enroll in the plan for your **1-year-old** daughter, with an annual premium of HKD 74,076 (that is HKD 6,173 average premium per month), and the premium payable is between her age of 1 and 9. When she reaches age 16 (that is the beginning of the 16th policy year), the Income Period starts, the Monthly Income will be provided to pay her tertiary education and post-graduation tuition fees until she is age 26.



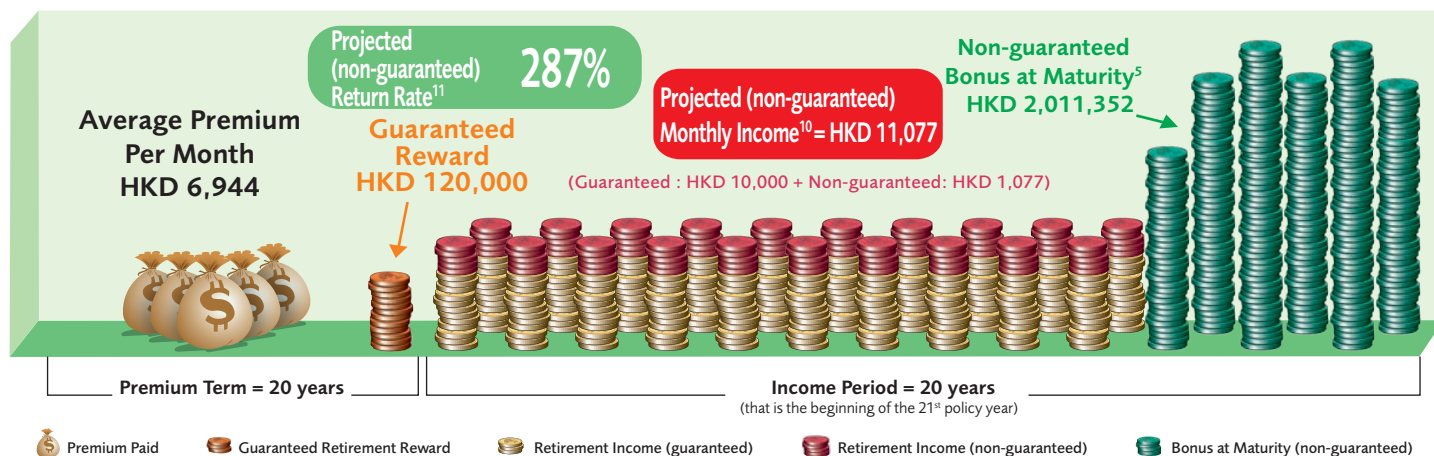
Goal Seeker - Proposed solution: Double Treasure 15

Ms Chan, a secretary, plans to work as a full-time volunteer when she reaches middle age. She therefore enrolls in the plan at **age 35** with an annual premium of HKD 76,920 (that is HKD 6,410 average premium per month) and a premium term of 15 years. When she becomes a full-time volunteer, she can make use of the 10-year Monthly Income provided by the plan to pay for her living expenses.



Golden Year Achiever - Proposed solution: Double Treasure 65

Mr Cheung is working for a company that provides him with good retirement benefits. In order to have a wonderful retirement life, he enrolls in the plan at **age 45** with an annual premium of HKD 83,328 (that is HKD 6,944 average premium per month) and he pays the premium until age 65. Upon retirement, Mr Cheung may take both the retirement reserve from his company and also from the **Double Treasure Plan** to have the lifestyle that he longs for.



The ages stated in the above 3 examples are the age next birthday and the life assured is a non-smoker. It is assumed that the premium will be paid in annual mode and an encashment of Monthly Income is selected. The above examples are for reference only.

- ¹ The issue age is 1 - 60 for **Double Treasure 8, 12 and 15**; 19 - 40 for **Double Treasure 55**; 19 - 45 for **Double Treasure 60** and 19 - 50 for **Double Treasure 65** (based on the age of next birthday).
- ² Medical underwriting or filling in Health Declaration is not required unless the aggregate annualised premium for all **Double Treasure** policies (including **Double Treasure Plan** and **Double Treasure Retirement Income Plan** issued in the name of the same Life Assured) per Life Assured issued in the past 24 months exceeds USD 150,000/HKD 1,200,000 (depending on the currency of your policy and to be counted separately). Normal underwriting on any optional supplementary benefit(s) is required.
- ³ The actual monthly premium amount is subject to the gender and issue age of the Life Assured, premium term chosen and the selected Guaranteed Monthly Income level.
- ⁴ The non-guaranteed payment of the Monthly Income is calculated based on the Company's current projections of surrender values and bonus scales, both of which are not guaranteed.
- ⁵ Bonus at maturity is the sum of the accumulated Reversionary Bonus (if any) and the Special Bonus (if any) at that time. Encashing the bonuses as cash or non-guaranteed Monthly Income will reduce the amount of bonus at maturity.
- ⁶ US Dollar plans and HK Dollar plans will have different bonus rates. Therefore, the projected (non-guaranteed) return will differ according to the currency of the plan. For details, please refer to your proposal document.
- ⁷ Outstanding loan and interest will be deducted from the death benefit payable.
- ⁸ The Death Benefit payable is no less than 110% of the total amount of basic premium paid less any outstanding loan and interest and any cash value of bonuses redeemed during the term of policy.
- ⁹ The Income Period of **Double Treasure 8** starts from the 16th policy year.
- ¹⁰ The projected total amount received over the policy term consists of both guaranteed and non-guaranteed values. The non-guaranteed values are calculated based on the Company's current projections of surrender values and bonus scales, both of which are not guaranteed. Current or past performance is no guide to future performance. The actual values paid may change with the values being higher or lower than those illustrated.
- ¹¹ The projected (non-guaranteed) return rate is calculated as the projected total amount received over the policy term (including the total of projected Monthly Income, Guaranteed Reward and bonus at maturity) as a percentage of total premium. The projected total amount received over the policy term consists of both guaranteed and non-guaranteed values. The non-guaranteed values are calculated based on the Company's current projections of surrender values and bonus scales, both of which are not guaranteed. Current or past performance is no guide to future performance. The actual values paid may change with the values being higher or lower than those illustrated.

Prudential reserves an absolute right to accept or decline any application based on the information provided by the Proposer and/or Life Proposed in the application.

For more information on your With-Profits Plan and the operation of a With-Profits Fund, please refer to our With-Profits Plan brochure available at www.prudential.com.hk/withprofits.

Notes

The details listed above are for reference only and do not constitute any contract or any part thereof between Prudential Hong Kong Limited ("Prudential") and any other parties. Regarding other details and the terms and conditions of this plan, please refer to the policy document. Prudential will be happy to provide a specimen of the policy upon your request.

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

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