

## 2025 Professional Financing Scheme (Scheme Code: D123)

### **1. Effective Period**

- 1.1. From 1 January - 31 December 2025 and subject to quota
- 1.2. The Company reserves the rights to modify the scheme rules and/or stop offering this Scheme at any time at its sole discretion

### **2. Nature of Payment**

Any and all financing payments including but not limited to Monthly Finance and Performance Bonus are essentially loan payments. All such financing payments or loan payments may be granted to the Agent, subject to all the terms and conditions:

- a) in this Financing Scheme;
- b) in the Financing Agreement;
- c) Agency Agreement; and
- d) other applicable terms of service determined by the Company from time to time

Any and all such financing payments or loan payments are further subject to the sole and absolute discretion of Prudential Hong Kong Limited and its assignee (the "Company")

### **3. Endorsement/Approval**

All applications must be endorsed by relevant upline managers and subject to the Company's approval

### **4. Eligibility**

- 4.1. Master degree holder or above, with at least 3 years working experiences
- 4.2. Average annual income ("AAI") at least HK\$1,000,000, with the immediate past 24 months' income supporting documents verified
- 4.3. Ex-agents rejoin the Company within 7 years are NOT eligible
- 4.4. Applicant aged 18 - 55

### **5. Commissions withheld**

- 5.1. No commission withheld. 100% of commission earnings will be released, subject to terms and conditions issued by the Company from time to time
- 5.2. Other Compensation Benefits follow Agency Terms and Conditions issued by the Company from time to time

### **6. Monthly Finance ("MF")**

#### **6.1. General Validation Rules**

The validation of MF shall be based on **Personal Production** and **Persistency** requirements

#### **6.2. Monthly Finance ("MF")**

- 6.2.1. The MF amount shall be calculated based on the Agent's AAI in the immediate past 24 months, with supporting documents verified
- 6.2.2. MF amount: HK\$20,000 - HK\$80,000
  - Route 1: MF amount HK\$20,000: Master degree holder or above, with at least 3 years working experiences
  - Route 2: MF amount HK\$20,000 - HK\$40,000: Master degree holder or above with AAI HK\$ 500,000 income proof
  - Route 3: MF amount HK\$40,000 - HK\$80,000: AAI is HK\$1,000,000 or above

$$\text{AAI} = (\text{Sum of past 24 months taxable salary income}) \div 2$$

Example

The Agent's total income in the immediate past 24 months was HK\$2,000,000 (AAI = HK\$1,000,000). The amount of MF offered should be HK\$1,000,000  $\div$  24 (i.e. MF HK\$40,000 is justified and shall be payable for not more than 24 months)

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Please refer to below example for details

Route	Requirement	MF Amount (HK\$)
1	Master Degree or above, with at least 3 years working experiences	20,000
2	Master Degree or above with AAI HK\$750,000	30,000
3	AAI HK\$1,000,000	40,000
	AAI HK\$1,250,000	50,000
	AAI HK\$1,500,000	60,000
	AAI HK\$1,750,000	70,000
	AAI HK\$2,000,000	80,000

6.2.3. The MF will be payable for a period of **not more than 24 months**

### 6.3. MF Validation

6.3.1. The personal production validation is **325%** of total MF in the first 24 months.  
MF amount will be based on **AAI divided by 24**

Validation Points	Net Sales Credit (HK\$)	Persistency
End of 1 <sup>st</sup> Contract Month	\$0	
End of 2 <sup>nd</sup> Contract Month	MF amount x 24 x 3.25 x 4%	
End of 3 <sup>rd</sup> Contract Month	MF amount x 24 x 3.25 x 8%	
End of 4 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 12%	
End of 5 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 16%	
End of 6 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 20%	
End of 7 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 24%	
End of 8 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 28%	
End of 9 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 32%	
End of 10 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 36%	
End of 11 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 40%	
End of 12 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 44%	>=85%
End of 13 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 48%	
End of 14 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 52%	
End of 15 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 56%	
End of 16 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 60%	
End of 17 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 65%	
End of 18 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 70%	
End of 19 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 75%	
End of 20 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 80%	
End of 21 <sup>st</sup> Contract Month	MF amount x 24 x 3.25 x 85%	
End of 22 <sup>nd</sup> Contract Month	MF amount x 24 x 3.25 x 90%	
End of 23 <sup>rd</sup> Contract Month	MF amount x 24 x 3.25 x 95%	
End of 24 <sup>th</sup> Contract Month	MF amount x 24 x 3.25 x 100%	

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- 6.3.2. Without prejudice to the Company's discretion to pay any financing payments, the Company will adjust the MF amount if the Agent fails to meet any of the Validation Requirements as follows:

% of validation requirement achieved	% of MF payment
>=100%	100%
>=80%	75%
>=60%	50%
<60%	0%

- 6.3.3. The Company will suspend the MF payment to any Agent at its discretion, including but not limited to the following circumstances:

- 6.3.3.1. no Life Business (in terms of case count) is produced by the Agent for two consecutive months; and/or
- 6.3.3.2. the Agent fails to meet the above mentioned Validation Requirement; and/or
- 6.3.3.3. the Agent fails to meet the persistency requirement; and/or
- 6.3.3.4. the Agent breaches any of the terms of the Agency Agreement, or the Company's regulations or terms of services; and/or
- 6.3.3.5. the agent fail to complete New Agent Onboarding and New agent D1-D4 training within the first 90 contract days; and / or
- 6.3.4. Subject to the Company's final approval, catch-up of production applies at the end of 24<sup>th</sup> contract month if the Agent meets 100% validation requirements
- 6.3.5. The Company reserve the right to cease the scheme if the agent fail to fulfill 60% of the MF validation requirement by the end of 24 contract month

### **7. Performance Bonus (“PB”)**

- 7.1. The Agent will be eligible for the **PB1** and **PB2** according to the validation tables below

#### 7.2. Performance Bonus 1 (PB1)

7.2.1. Validation period: 1<sup>st</sup> to 24<sup>th</sup> Contract months

		Validation period: 1 <sup>st</sup> -24 <sup>th</sup> contract months			Validation period: 13 <sup>th</sup> - 24 <sup>th</sup> contract months
PB Level	PB Amount (HK\$)	Personal Net Sales Credit (HK\$)	Personal H&P (HK\$)	Personal Net Case Count	
1 <sup>st</sup> tier	MF amount x 24 x 25%	MF amount x 24 x 500%	MF amount x 24 x500% x 15%	>=24	*UM or below: Achieve 2025 Personal Contract Maintenance  *SUM or up: Achieve 2025 Personal Contract Maintenance & Position Maintenance
<b>OR</b>					
2 <sup>nd</sup> tier	MF amount x 24 x 50%	MF amount x 24 x600%	MF amount x 24 x600% x 15%	>=24	*Please refer to PIL >Agency Operations> Agency Rules & Regulations

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### 7.3. Performance Bonus 2 (PB2)

7.3.1. Validation period: 1<sup>st</sup> to 36<sup>th</sup> Contract months

		Validation period: 1 <sup>st</sup> – 36 <sup>th</sup> contract months			Validation period: 25 <sup>th</sup> – 36 <sup>th</sup> contract months	
PB Level	PB Amount (HK\$)	Personal Net Sales Credit (HK\$)	Personal H&P (HK\$)	Personal Net Case Count	*UM or below: Achieve 2025 Personal Contract Maintenance  *SUM or up: Achieve 2025 Personal Contract Maintenance & Position Maintenance  *Please refer to PIL >Agency Operations> Agency Rules & Regulations	
1 <sup>st</sup> tier	MF amount x 24 x 25%	MF amount x 24 x 700%	MF amount x 24 x 700% x 15%	>=36		
<b>OR</b>						
2 <sup>nd</sup> tier	MF amount x 24 x 50%	MF amount x 24 x 800%	MF amount x 24 x 800% x 15%	>=36		
<b>OR</b>						
3 <sup>rd</sup> tier	MF amount x 24 x 75%	MF amount x 24 x 900%	MF amount x 24 x 900% x 15%	>=36		

7.3.2. The PB1 and PB2 (if any) will be released at the below percentage based on the H&P and net case count achievement:

H&P validation	Net Case Count validation	Payment percentage of relevant PB
Achieved	Achieved	100%
<b>Not</b> achieved	Achieved	80%
Achieved	<b>Not</b> achieved	50%
<b>Not</b> achieved	<b>Not</b> achieved	40%

7.3.3. PB1 (if any) will be validated by the end of 24 contract month, and released in the 27th contract month

7.3.4. PB2 (if any) will be validated by the end of 36 contract month, and released in the 39th contract month

7.3.5. At point of release of the PB1 and/or PB2 (where applicable), the personal persistency rate must be greater than 85% respectively

## 8. Financial Responsibility

The Agent's liability provisions herein shall apply to all agents applying for this finance scheme

### 8.1. Agent's liability

- 8.1.1. The Agent applied for this scheme is not eligible to join the "PRUelite Scheme" and/ or any other MDRT related bonus and any future incentive scheme as determined by the Company at its sole discretion from time to time
- 8.1.2. The Agent shall forthwith repay the MF payment on pro-rata basis to the Company if he/she has failed to meet the overall validation requirement at the end of the 24-month development period
- 8.1.3. The Agent shall forthwith repay all MF and/or PB payments (as the case may be) in full to the Company if the Agency Agreement is terminated by Company due to misconduct of the Agent and/or any breach of code of practice by the Agent

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- 8.1.4. The Agent shall be responsible to forthwith repay the MF and/or PB payments (as the case may be) to the Company if the Agency Agreement is terminated, for whatever reason, within 48 calendar months from the effective date. The repayment amount is subject to the servicing contract month as listed below:

Serviced month (counting from the Effective Date)	Repayment Percentage (%)
Within 1 to 24 calendar months	100%
Within 25 to 36 calendar months	60%
Within 37 to 48 calendar months	40%
Over 48 calendar months	0%

### **8.2. Leader's liability and guarantee**

- 8.2.1. If an Agent's contract is terminated for whatever reason within 48 calendar months from the effective date, the Manager shall be responsible to forthwith repay by their personal commission account subject to the Agent's servicing contract month as listed below:

Serviced month (counting from the Effective Date)	Overriding clawback percentage (Unit manager and up)	Repayment Percentage (%)
Within 1 to 12 calendar months	100%	40%
Within 12 to 24 calendar months	0%	40%
Within 25 to 36 calendar months	0%	30%
Within 37 to 48 calendar months	0%	20%
Over 48 calendar months	0%	0%

- 8.2.2. Managers are not entitled to Development Allowance as stipulated in the prevailing Agency Terms and Conditions