

Insurance Proposal

Name of Applicant: _____

Consultant Name: _____

Consultant Tel No.: _____

Consultant Email: _____



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Note: The details listed in this document are for reference only and do not constitute any contract or any part thereof between Prudential and any other parties. Regarding other details and the terms and conditions of this plan, please refer to the policy(ies). Prudential is willing to provide specimen of the policy(ies) upon your request.

Prepared on: _____ 13/11/2017 _____

Proposal Version No.: _____ 10.9.0 _____

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PRUDENTIAL HONG KONG LIMITED

Summary of Individual Life Insurance Proposal

IMPORTANT:

THIS IS A SUMMARY ILLUSTRATION OF THE PROJECTED SURRENDER VALUE AND DEATH BENEFIT OF YOUR POLICY. IT IS INTENDED TO SHOW THE PROPORTION OF ANY NON-GUARANTEED ELEMENTS AND THE IMPACT OF CHANGE OF SUCH ELEMENTS UNDER SPECIFIED SCENARIOS. IN NO WAY IT SHOULD AFFECT THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Proposal Summary for Evergreen Growth Saver Plus

1. Name of Life Assured: _____ Age Next Birthday (ANB): 35 Sex: Male (Non-smoker)

2. Benefit Summary

Policy Currency : USD

Benefit Description	Initial Sum Assured	Initial Annual Premium	Premium Payment Term	Benefit Term
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Basic Plan

Evergreen Growth Saver Plus (EGSP) - Wealth Accumulation	N/A*	30,008.00	5 Years	Whole Life
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*The minimum death benefit is 100% of total basic premium(s) paid in respect of the Basic Plan (excluding the premiums for supplementary benefits), which will be increased by 3.5% on each policy anniversary starting from the 1st policy anniversary to the 10th policy anniversary, up to a maximum of 135%, less any outstanding loan and interest as well as any cash value of bonuses encashed during the term of policy.

A notional amount of US\$310,000 ("Notional Amount") is used for the calculation of premium, bonus(es) and other policy values of the Basic Plan. Any change in this Notional Amount will lead to a corresponding change in the premiums, bonus(es) and other policy values of the Basic Plan. It in no way represents the death benefit amount to be paid under this plan.

Total Initial Annual Premium	30,008.00
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Basic Plan: Evergreen Growth Saver Plus

3. Basic Plan - Illustration Summary of Surrender Value (Currency : USD)

End of Policy Year	Total Premiums Paid	SURRENDER VALUE			
		Guaranteed (A)	Non-Guaranteed		Total (A)+(B)+(C)
			Accumulated Reversionary Bonus (B)	Special Bonus (C)	
1	30,008	0	0	0	0
2	60,016	0	0	0	0
3	90,024	45,260	1,364	8,220	54,844
4	120,032	68,820	4,115	7,485	80,420
5	150,040	94,550	8,274	10,875	113,699
6	150,040	97,960	11,232	19,765	128,957
7	150,040	100,750	14,292	25,611	140,653
8	150,040	104,160	17,456	31,593	153,209
9	150,040	107,570	20,725	38,178	166,473
10	150,040	111,910	24,101	44,408	180,419
11	150,040	116,250	27,585	48,853	192,688
12	150,040	120,900	31,179	54,119	206,198
13	150,040	125,240	34,886	60,537	220,663
14	150,040	129,580	38,705	67,758	236,043
15	150,040	134,230	42,639	75,969	252,838
16	150,040	138,570	46,690	85,429	270,689
17	150,040	142,910	50,860	95,927	289,697
18	150,040	147,560	55,150	107,725	310,435
19	150,040	151,900	59,561	121,751	333,212
20	150,040	154,690	64,097	137,696	356,483
25	150,040	169,570	88,693	242,558	500,821
30	150,040	184,140	111,109	409,688	704,937
@ANB 56	150,040	157,790	68,757	154,678	381,225
@ANB 61	150,040	172,360	93,078	270,346	535,784
@ANB 66	150,040	187,240	115,741	452,420	755,401
@ANB 71	150,040	201,810	139,677	728,497	1,069,984
@ANB 76	150,040	223,820	164,960	1,079,900	1,468,680
@ANB 81	150,040	235,290	191,664	1,591,242	2,018,196
@ANB 86	150,040	247,380	219,869	2,313,668	2,780,917
@ANB 91	150,040	259,780	249,660	3,329,177	3,838,617
@ANB 96	150,040	273,110	281,126	4,753,692	5,307,928
@ANB 101	150,040	287,060	314,361	6,748,262	7,349,683

Remark: Explanation on above illustration: Please refer to Section 7 Explanation Notes.

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Basic Plan: Evergreen Growth Saver Plus

4. Basic Plan - Illustration Summary of Death Benefit (Currency : USD)

End of Policy Year	Total Premiums Paid	DEATH BENEFIT					
		Minimum Death Benefit (A)	Guaranteed (B)	Non-Guaranteed		Total (E)=(B)+(C)+(D)	Payable Amount ^(B) Higher of (A) and (E)
				Accumulated Reversionary Bonus (C)	Special Bonus (D)		
1	30,008	30,008	0	0	0	0	30,008
2	60,016	62,117	0	0	0	0	62,117
3	90,024	96,326	45,260	3,410	20,550	69,220	96,326
4	120,032	132,635	68,820	6,858	12,476	88,154	132,635
5	150,040	171,046	94,550	10,343	13,593	118,486	171,046
6	150,040	176,297	97,960	13,867	24,401	136,228	176,297
7	150,040	181,548	100,750	17,429	31,233	149,412	181,548
8	150,040	186,800	104,160	21,031	38,064	163,255	186,800
9	150,040	192,051	107,570	24,672	45,450	177,692	192,051
10	150,040	197,303	111,910	28,354	52,245	192,509	197,303
11	150,040	202,554	116,250	32,076	56,805	205,131	205,131
12	150,040	202,554	120,900	35,838	62,205	218,943	218,943
13	150,040	202,554	125,240	39,643	68,792	233,675	233,675
14	150,040	202,554	129,580	43,489	76,132	249,201	249,201
15	150,040	202,554	134,230	47,377	84,410	266,017	266,017
16	150,040	202,554	138,570	51,308	93,878	283,756	283,756
17	150,040	202,554	142,910	55,283	104,268	302,461	302,461
18	150,040	202,554	147,560	59,301	115,833	322,694	322,694
19	150,040	202,554	151,900	63,363	129,522	344,785	344,785
20	150,040	202,554	154,690	67,470	144,943	367,103	367,103
25	150,040	202,554	169,570	88,693	242,558	500,821	500,821
30	150,040	202,554	184,140	111,109	409,688	704,937	704,937
@ANB 56	150,040	202,554	157,790	71,622	161,123	390,535	390,535
@ANB 61	150,040	202,554	172,360	93,078	270,346	535,784	535,784
@ANB 66	150,040	202,554	187,240	115,741	452,420	755,401	755,401
@ANB 71	150,040	202,554	201,810	139,677	728,497	1,069,984	1,069,984
@ANB 76	150,040	202,554	223,820	164,960	1,079,900	1,468,680	1,468,680
@ANB 81	150,040	202,554	235,290	191,664	1,591,242	2,018,196	2,018,196
@ANB 86	150,040	202,554	247,380	219,869	2,313,668	2,780,917	2,780,917
@ANB 91	150,040	202,554	259,780	249,660	3,329,177	3,838,617	3,838,617
@ANB 96	150,040	202,554	273,110	281,126	4,753,692	5,307,928	5,307,928
@ANB 101	150,040	202,554	287,060	314,361	6,748,262	7,349,683	7,349,683

Remarks:

- a. The Company will guarantee to pay Minimum Death Benefit (A), i.e. 100% of total basic premium(s) paid in respect of the Basic Plan (excluding the premiums for supplementary benefits), which will be increased by 3.5% on each policy anniversary starting from the 1st policy anniversary to the 10th policy anniversary, up to a maximum of 135%, less any outstanding loan and interest and any cash value of bonuses encashed during the term of policy.
- b. Guaranteed (B) refers to Guaranteed Cash Value.
- c. Explanation on above illustration: Please refer to Section 7 Explanation Notes.

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Basic Plan: Evergreen Growth Saver Plus

The table below illustrates the impact on Surrender Value under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the company based on the investment policies and objectives adopted for this policy.

5. Basic Plan - Surrender Value - Illustration Under Different Investment Return (Currency : USD)

End of Policy Year	Total Premiums Paid	SURRENDER VALUE						
		Guaranteed (A)	Pessimistic Scenario			Optimistic Scenario		
			Non-Guaranteed		Total (A)+(B)+(C)	Non-Guaranteed		Total (A)+(D)+(E)
			Accumulated Reversionary Bonus (B)	Special Bonus (C)		Accumulated Reversionary Bonus (D)	Special Bonus (E)	
1	30,008	0	0	0	0	0	0	0
2	60,016	0	0	0	0	0	0	0
3	90,024	45,260	744	6,836	52,840	1,860	9,376	56,496
4	120,032	68,820	2,239	5,767	76,826	5,622	8,928	83,370
5	150,040	94,550	4,491	7,864	106,905	11,328	13,419	119,297
6	150,040	97,960	6,081	15,403	119,444	15,408	23,495	136,863
7	150,040	100,750	7,718	19,960	128,428	19,646	30,535	150,931
8	150,040	104,160	9,403	24,735	138,298	24,043	37,606	165,809
9	150,040	107,570	11,136	29,909	148,615	28,604	45,526	181,700
10	150,040	111,910	12,917	34,326	159,153	33,331	53,524	198,765
11	150,040	116,250	14,747	37,019	168,016	38,228	59,803	214,281
12	150,040	120,900	16,626	40,271	177,797	43,298	67,232	231,430
13	150,040	125,240	18,555	44,383	188,178	48,544	76,235	250,019
14	150,040	129,580	20,534	49,000	199,114	53,971	86,513	270,064
15	150,040	134,230	22,563	54,275	211,068	59,581	98,312	292,123
16	150,040	138,570	24,643	60,416	223,629	65,378	111,986	315,934
17	150,040	142,910	26,775	67,156	236,841	71,366	127,417	341,693
18	150,040	147,560	28,958	74,707	251,225	77,549	144,984	370,093
19	150,040	151,900	31,193	83,914	267,007	83,929	165,732	401,561
20	150,040	154,690	33,481	94,463	282,634	90,512	189,420	434,622
25	150,040	169,570	45,726	162,092	377,388	126,597	349,939	646,106
30	150,040	184,140	56,526	265,712	506,378	160,339	615,540	960,019
@ANB 56	150,040	157,790	35,822	105,555	299,167	97,301	215,014	470,105
@ANB 61	150,040	172,360	47,860	179,567	399,787	133,146	393,339	698,845
@ANB 66	150,040	187,240	58,725	291,648	537,613	167,394	685,038	1,039,672
@ANB 71	150,040	201,810	69,921	455,227	726,958	204,289	1,146,085	1,552,184
@ANB 76	150,040	223,820	81,456	649,431	954,707	244,035	1,773,506	2,241,361
@ANB 81	150,040	235,290	93,341	927,095	1,255,726	286,853	2,716,126	3,238,269
@ANB 86	150,040	247,380	105,588	1,305,455	1,658,423	332,980	4,104,534	4,684,894
@ANB 91	150,040	259,780	118,206	1,819,120	2,197,106	382,673	6,138,715	6,781,168
@ANB 96	150,040	273,110	131,207	2,515,004	2,919,321	436,205	9,110,488	9,819,803
@ANB 101	150,040	287,060	144,603	3,457,419	3,889,082	493,875	13,441,211	14,222,146

Remarks:

- In the above section, benefits under Pessimistic Scenario are based on an average decrease of about 1.3% p.a. whereas benefits under Optimistic Scenario are based on an average increase of about 1.3% p.a. in comparing with the current assumed investment return, both assuming the policy is held until the end of benefit term.
- Explanation on above illustration: Please refer to Section 7 Explanation Notes.

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Basic Plan: Evergreen Growth Saver Plus

The table below illustrates the impact on Death Benefit under Pessimistic and Optimistic scenarios. The projected benefits under the two scenarios are calculated assuming the investment returns are lower and higher than company's current assumed investment return respectively; while other factors affecting these values are assumed to remain unchanged. The two scenarios do not represent lower and upper bounds for the actual investment return; the actual amount of non-guaranteed benefits payable may be higher or lower than those illustrated. They only illustrate, for reference purposes, the projected variation of return of the company based on the investment policies and objectives adopted for this policy.

6. Basic Plan - Death Benefit - Illustration Under Different Investment Return (Currency : USD)

End of Policy Year	Total Premiums Paid	DEATH BENEFIT								
		Minimum Death Benefit	Guaranteed	Pessimistic Scenario				Optimistic Scenario		
				Non-Guaranteed		Total ⁽⁸⁾ (Payable Amount)	Non-Guaranteed		Total ⁽⁸⁾ (Payable Amount)	
				Accumulated Reversionary Bonus	Special Bonus		Accumulated Reversionary Bonus	Special Bonus		
1	30,008	30,008	0	0	0	30,008	0	0	30,008	
2	60,016	62,117	0	0	0	62,117	0	0	62,117	
3	90,024	96,326	45,260	1,860	17,091	96,326	4,650	23,439	96,326	
4	120,032	132,635	68,820	3,731	9,611	132,635	9,370	14,881	132,635	
5	150,040	171,046	94,550	5,614	9,830	171,046	14,160	16,774	171,046	
6	150,040	176,297	97,960	7,507	19,016	176,297	19,023	29,007	176,297	
7	150,040	181,548	100,750	9,412	24,342	181,548	23,958	37,238	181,548	
8	150,040	186,800	104,160	11,329	29,801	186,800	28,967	45,308	186,800	
9	150,040	192,051	107,570	13,257	35,607	192,051	34,052	54,198	195,820	
10	150,040	197,303	111,910	15,196	40,383	197,303	39,213	62,969	214,092	
11	150,040	202,554	116,250	17,147	43,045	202,554	44,451	69,539	230,240	
12	150,040	202,554	120,900	19,110	46,288	202,554	49,768	77,278	247,946	
13	150,040	202,554	125,240	21,085	50,436	202,554	55,164	86,630	267,034	
14	150,040	202,554	129,580	23,071	55,056	207,707	60,642	97,205	287,427	
15	150,040	202,554	134,230	25,070	60,305	219,605	66,201	109,236	309,667	
16	150,040	202,554	138,570	27,080	66,391	232,041	71,844	123,061	333,475	
17	150,040	202,554	142,910	29,103	72,996	245,009	77,572	138,497	358,979	
18	150,040	202,554	147,560	31,137	80,330	259,027	83,386	155,896	386,842	
19	150,040	202,554	151,900	33,184	89,270	274,354	89,286	176,311	417,497	
20	150,040	202,554	154,690	35,243	99,435	289,368	95,276	199,390	449,356	
25	150,040	202,554	169,570	45,726	162,092	377,388	126,597	349,939	646,106	
30	150,040	202,554	184,140	56,526	265,712	506,378	160,339	615,540	960,019	
@ANB 56	150,040	202,554	157,790	37,315	109,953	305,058	101,355	223,973	483,118	
@ANB 61	150,040	202,554	172,360	47,860	179,567	399,787	133,146	393,339	698,845	
@ANB 66	150,040	202,554	187,240	58,725	291,648	537,613	167,394	685,038	1,039,672	
@ANB 71	150,040	202,554	201,810	69,921	455,227	726,958	204,289	1,146,085	1,552,184	
@ANB 76	150,040	202,554	223,820	81,456	649,431	954,707	244,035	1,773,506	2,241,361	
@ANB 81	150,040	202,554	235,290	93,341	927,095	1,255,726	286,853	2,716,126	3,238,269	
@ANB 86	150,040	202,554	247,380	105,588	1,305,455	1,658,423	332,980	4,104,534	4,684,894	
@ANB 91	150,040	202,554	259,780	118,206	1,819,120	2,197,106	382,673	6,138,715	6,781,168	
@ANB 96	150,040	202,554	273,110	131,207	2,515,004	2,919,321	436,205	9,110,488	9,819,803	
@ANB 101	150,040	202,554	287,060	144,603	3,457,419	3,889,082	493,875	13,441,211	14,222,146	

Remarks:

- The Company will guarantee to pay Minimum Death Benefit, i.e. 100% of total basic premium(s) paid in respect of the Basic Plan (excluding the premiums for supplementary benefits), which will be increased by 3.5% on each policy anniversary starting from the 1st policy anniversary to the 10th policy anniversary, up to a maximum of 135%, less any outstanding loan and interest and any cash value of bonuses encashed during the term of policy.
- Guaranteed refers to Guaranteed Cash Value.
- In the above section, benefits under Pessimistic Scenario are based on an average decrease of about 1.3% p.a. whereas benefits under Optimistic Scenario are based on an average increase of about 1.3% p.a. in comparing with the current assumed investment return, both assuming the policy is held until the end of benefit term.
- Explanation on above illustration: Please refer to Section 7 Explanation Notes.

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Basic Plan: Evergreen Growth Saver Plus

7. Explanation Notes

1. Sections 3, 4, 5 and 6 are only summary illustrations of the major benefits of your Basic Plan excluding any supplementary benefits as shown in Section 2 (if applicable) and assume that all premiums are paid in full when due, no policy change is made, and no bonus declared under the policy (if any) has been encashed for cash. You should refer to your intermediary or the Company for more information or, if appropriate, a more detailed proposal.
2. The figures in this illustration are rounded to the nearest whole number. The amount of total premium(s) may differ slightly from the total of the premiums payable in the policy due to rounding differences.
3. The non-guaranteed values stated above take into account the Reversionary Bonus and Special Bonus (collectively, "Bonuses") payable under the policy. The face value of these Bonuses declared will be one of the factors in the Death Benefit calculation. The cash value of these Bonuses will be paid when the policy is surrendered in whole or in part or terminated (other than due to the death of the Life Assured). The cash value of these Bonuses may not be equal to the face value of the Bonuses, and is determined by the Company at its sole discretion.
4. The face value of Reversionary Bonus is guaranteed once declared while the cash value of Reversionary Bonus is not guaranteed.
5. The projected non-guaranteed benefits included in Sections 3 and 4 are based on the Company's bonus scales determined in light of the Company's current assumed investment return, expenses, claims and persistency, etc., and the Company's bonus/dividend declaration philosophy, and are not guaranteed. The actual amount payable may change anytime with the values being higher or lower than those illustrated. In particular, the actual declared value of Special Bonus may be reduced comparing to previous declarations. As another example, the possible potential impact of a change in the Company's current assumed investment return on the Total Surrender Value and the Total Death Benefit are illustrated in Sections 5 and 6. Under some circumstances, the non-guaranteed benefits may be **zero**.
6. In Sections 5 and 6, benefits under Pessimistic Scenario are based on an average decrease of about 1.3% p.a. whereas benefits under Optimistic Scenario are based on an average increase of about 1.3% p.a. in comparing with the current assumed investment return, both assuming the policy is held until the end of benefit term.
7. When reviewing the values shown in the illustrations in Sections 3, 4, 5 and 6, please note that the cost of living in the future is likely to be higher than it is today due to inflation.
8. The Death Benefit of the Basic Plan is equal to the sum of (i) guaranteed cash value; (ii) face value of Reversionary Bonus (if any); and (iii) face value of Special Bonus (if any), less any outstanding loan and interest. The Company will guarantee the Death Benefit to be no less than 100% of the Total Premiums Paid for the Basic Plan, which will be increased by 3.5% on each policy anniversary starting from the 1st policy anniversary to the 10th policy anniversary, up to a maximum of 135%, less any outstanding loan and interest and any cash value of bonuses encashed during the term of policy. The Total Premiums Paid for the Death Benefit calculation will be reduced according to the reduced Notional Amount in case of cash value withdrawal or decrease of Notional Amount. For details of Death Benefit of the Basic Plan, please refer to the policy provision.
9. The Basic Plan is a With-Profits Plan, for more information on the With-Profits Plan and the operation of a With-Profits Fund, please refer to the Company's With-Profits Plan brochure available at www.prudential.com.hk/withprofits.
10. Foreign currency exchange rates may fluctuate. If (i) you choose to pay premium for this policy or receive the policy benefits in a currency different from your policy currency; or (ii) the policy currency is not Hong Kong Dollar, the fluctuation of currency exchange rate may affect the premium or policy benefit amounts when converted to Hong Kong Dollar.

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Basic Plan: Evergreen Growth Saver Plus

8. Bonus History

https://www.prudential.com.hk/bonushistory_WPPAR_en

You may browse the above website to understand the Company's bonus history for reference purposes.

Warning

- You should only apply for this product if you intend to pay the premium for the whole of the premium payment term.
- Should you terminate this product early or cease paying premiums early, you may suffer a significant loss.
- You should read carefully the relevant risk disclosures and key exclusions (if any) as contained in the product brochure(s) before application.

Declaration

I confirm having read and understood the information contained in this summary of illustrated benefits, and received the product brochure and the information regarding the relevant bonus history (if applicable).

I fully understand the contents of the product brochure including product features, key risks and key exclusions (if any) as explained by the intermediary.

Name of Applicant

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PRUDENTIAL HONG KONG LIMITED

Basic Plan: Evergreen Growth Saver Plus

Initial Sum Assured : N/A	Initial Annual Premium : US\$ 30,008.00
Premium Payment Term : 5 Years	Benefit Term : Whole Life

IMPORTANT: THIS IS A SUPPLEMENTARY ILLUSTRATION OF THE BENEFITS OF YOUR POLICY AND IN NO WAY AFFECTS THE TERMS AND CONDITIONS STATED IN THE POLICY DOCUMENT.

Basic Plan Supplementary Illustration – Policy Changes (Currency : USD)

End of Policy Year	Maximum Policy Loan Amount ¹			Non-Guaranteed Cash Value of Encashable Bonuses ²
	80% of Guaranteed Cash Value (A)	80% of Non-Guaranteed Cash Value of Accumulated Reversionary Bonus (B)	Total (A)+(B)	
1	0	0	0	0
2	0	0	0	0
3	36,208	1,091	37,299	1,453
4	55,056	3,292	58,348	4,277
5	75,640	6,619	82,259	8,625
6	78,368	8,986	87,354	12,078
7	80,600	11,434	92,034	15,655
8	83,328	13,965	97,293	19,463
9	86,056	16,580	102,636	23,539
10	89,528	19,281	108,809	27,822
11	93,000	22,068	115,068	32,166
12	96,720	24,944	121,664	36,788
13	100,192	27,908	128,100	41,749
14	103,664	30,964	134,628	47,041
15	107,384	34,112	141,496	52,710
16	110,856	37,352	148,208	58,822
17	114,328	40,688	155,016	65,378
18	118,048	44,120	162,168	72,448
19	121,520	47,649	169,169	80,223
20	123,752	51,277	175,029	88,709
25	135,656	70,954	206,610	142,652
30	147,312	88,887	236,199	219,204
@ANB 56	126,232	55,006	181,238	97,787
@ANB 61	137,888	74,463	212,351	155,506
@ANB 66	149,792	92,593	242,385	238,734
@ANB 71	161,448	111,742	273,190	365,961
@ANB 76	179,056	131,968	311,024	540,023
@ANB 81	188,232	153,331	341,563	799,607
@ANB 86	197,904	175,895	373,799	1,179,924
@ANB 91	207,824	199,728	407,552	1,734,779
@ANB 96	218,488	224,901	443,389	2,541,872
@ANB 101	229,648	251,489	481,137	3,712,058

The above illustrated figures for each year are based on our current bonus projections, bonus/dividend declaration philosophy, and the assumption that all premiums are paid in full when due, and that none of the Bonuses has been encashed for cash previously. They are shown for illustration only and cannot be regarded as guarantees or estimates of future Bonuses. The above illustrated figures will be reduced in case of cash value withdrawal or decrease of Notional Amount.

Notes

- You can apply for a policy loan of up to the relevant amounts as illustrated above provided that the policy has a cash value. The above illustrated policy loan is an amount equal to 80% of the total of guaranteed cash value and the non-guaranteed cash value of Reversionary Bonus. Interest will be charged on loan with an interest rate as solely determined by us from time to time. If the total outstanding amount (including interest) owing to us under the policy exceeds 90% of the total of guaranteed cash value and cash value of the Reversionary Bonus of the policy; the policy will be terminated automatically.
- You can encash all or part of the Reversionary Bonus declared provided that the Reversionary Bonus under this Basic Plan has a cash value which is non-guaranteed. The above illustrated Cash Value of Encashable Bonuses consists of the projected non-guaranteed cash value of both Reversionary Bonus and its corresponding Special Bonus. The encashment of your Reversionary Bonus will reduce the long-term value of your policy. When the Reversionary Bonus is encashed (whether in whole or in part), its corresponding Special Bonus will be encashed as well. The Special Bonus under this policy will be adjusted at the Company's sole absolute discretion after the encashment of any of Reversionary Bonus and its corresponding Special Bonus. The Company reserves the right to determine the cash values of the Bonuses at our sole discretion.

PRUDENTIAL HONG KONG LIMITED

Basic Plan: Evergreen Growth Saver Plus

Benefit Summary of the Basic Plan (Currency: USD)

Living Benefit

On the policy anniversary which immediately follows your attaining age of

ANB 61, this Basic Plan will accumulate a total cash value of US\$ 535,784 (with a guaranteed cash value of US\$172,360 and a non-guaranteed cash value of US\$363,424) for you according to the "Basic Plan - Illustration Summary of Surrender Value" section.

Or

ANB 66, this Basic Plan will accumulate a total cash value of US\$ 755,401 (with a guaranteed cash value of US\$187,240 and a non-guaranteed cash value of US\$568,161) for you according to the "Basic Plan - Illustration Summary of Surrender Value" section.

The Living Benefit will be reduced in case of bonus encashment, cash value withdrawal or decrease of Notional Amount.

Notwithstanding the above mentioned, the Living Benefit is further subject to the deduction of any outstanding loan and interest that you owe us.

Death Benefit

In the event of death of the Life Assured, the Death Benefit payable will be the sum of all of the following less any outstanding loan and interest:

- guaranteed cash value;
- face value of Reversionary Bonus (if any); and
- face value of Special Bonus (if any).

We will guarantee to pay no less than 100% of the Total Premiums Paid for the Basic Plan (excluding supplementary benefits, if any), which will be increased by 3.5% on each policy anniversary starting from the 1st policy anniversary to the 10th policy anniversary, up to a maximum of 135%, less any cash value of bonuses encashed during the term of policy. The Total Premiums Paid for the Death Benefit calculation will be reduced according to the reduced Notional Amount in case of cash value withdrawal or decrease of Notional Amount.

The Death Benefit will be reduced in case of bonus encashment, cash value withdrawal or decrease of Notional Amount.

Notwithstanding the above mentioned, the Death Benefit payable is further subject to the deduction of any outstanding loan and interest that you owe us.

For details of Death Benefit, please refer to the policy provision.

Accidental Death Benefit

If the Life Assured or Policyowner dies within 90 days as a result of an accident where such accident occurs before the 5th policy anniversary, an additional death benefit equivalent to 100% of the Total Premiums Paid* for the Basic Plan (excluding supplementary benefits, if any) will be payable to the Beneficiary(ies). The total Accidental Death Benefit payable for all in-force Evergreen Growth Saver Plus policy(ies) covering the same Life Assured or the Policyowner is limited to HK\$1,000,000.

We will pay the Accidental Death Benefit for each policy once only. If the Life Assured and the Policyowner die simultaneously because of an accident, we will only pay the Life Assured's Accidental Death Benefit.

Once the ownership of the policy is changed or the policy has been assigned, the Accidental Death Benefit is no longer available to the Policyowner. This means we will not pay the Accidental Death Benefit upon the Policyowner's death.

The Company reserves the right of final decision on whether to offer the Accidental Death Benefit to you according to the Company's underwriting rules. Please refer to the policy provision for details of the Accidental Death Benefit.

*Total Premiums Paid will be reduced according to the reduced Notional Amount in case of cash value withdrawal or decrease of Notional Amount.
