



2026年第三季產品推廣優惠

儲蓄計劃：

- (1) 保誠信守明天多元貨幣計劃 (TRST) / 保誠啟耀未來儲蓄保險系列 (B/ENLIT) - **全面提升基本優惠**

健康及保障計劃：

- (2) 指定危疾保險計劃 (CIE3/ CIM3/ BCIM3/ CIP2) 及「自主未來」保險計劃II (LFRE2 RP) 客戶 - **同時投保ENCASH 可享額外優惠**
- (3) 保誠加護一生住院現金儲蓄保險 (ENCASH) - **提升基本優惠**
- (4) 其他產品推廣優惠

踏入第三季，我們特別加強皇牌儲蓄產品 TRST 及 ENLIT 的競爭力，其中主要分級的保費回贈進一步上調，最高保費回贈可達29%。為助客戶提升健康保障，保誠加護一生住院現金儲蓄保險 (ENCASH) 的基本保費回贈提升至高達30%。同時，指定危疾保險計劃 (CIE3/ CIM3/ BCIM3/ CIP2) 及「自主未來」保險計劃II (LFRE2 RP) 的客戶，如同時投保ENCASH，可享額外保費回贈10%。

同時，銷售配套亦全面升級。由2026年7月1日起，每張保單可用優惠碼數量由 1 個提升至最多 3 個！詳情請參閱 [優惠碼應用升級] 部分。



2026年第三季產品推廣優惠 — 目錄

(1) 保誠信守明天多元貨幣計劃 (TRST) / 保誠啟耀未來儲蓄保險系列 (B/ENLIT).....	3
優惠一：保費回贈優惠 (優惠提升)	3
優惠二：保誠信守明天多元貨幣計劃 (TRST) – 預繳保費「保證特惠利率」	3
優惠三：保誠啟耀未來儲蓄保險系列 (B/ENLIT) – 預繳保費「保證特惠利率」	4
(2) 指定危疾保險計劃 (CIE3/ CIM3/ BCIM3/ CIP2) 及「自主未來」保險計劃II (LFRE2/LFRE2SP)	6
優惠四：「由您揀」危疾保障計劃 (CIE3/ CIM3/ BCIM3) 及 危疾首護保II (CIP2) (優惠提升)	6
優惠五：「自主未來」保險計劃II (LFRE2) (優惠提升)	9
優惠六：「自主未來」保險計劃II 整付保費計劃 (LFRE2SP/LFRE2SPM)	10
(3) 保誠加護一生住院現金儲蓄保險 (ENCASH)	10
優惠七：保誠加護一生住院現金儲蓄保險 (ENCASH) (優惠提升)	10
(4) 其他產品推廣優惠	11
優惠八：自願醫保及醫療保險計劃	11
優惠九：保誠「雋逸人生」延期年金計劃 (PRDA2)	11
優惠十：駿譽財富保險計劃 (PACE) 預繳保費「由您揀」	12
優惠十一：「世譽財富」(PRMESP)	15
優惠十二：「雍譽非凡終身人壽保險計劃」(PVPP)	16
優惠十三：「雋享入息保障計劃」(EGI)	16
優惠碼應用升級	17

(1) 保誠信守明天多元貨幣計劃 (TRST) / 保誠啟耀未來儲蓄保險系列 (B/ENLIT)

優惠一：保費回贈優惠

(優惠提升)

投保日期：2026 年 7 月 1 日至 9 月 30 日

保單發出日期：2026 年 11 月 30 日或之前

凡於推廣期內成功投保保誠信守明天多元貨幣計劃 (TRST)或保誠啟耀未來儲蓄保險系列 (B/ENLIT)，最高保費回贈級別(首年年度化保費1,500,000美元或以上)可享高達**29%**保費回贈。

註：首年年度化保費以每份合資格TRST/ENLIT保單為單位。(如客戶於推廣期內同時成功投保多於一份合資格TRST/B/ENLIT保單，並符合此條款及細則的所有其他條件，保費回贈將以每份合資格TRST/ENLIT保單的個別首年年度化保費釐訂。)

回贈級別
調整、提升!!

保險計劃 (澳元 / 加元 / 英鎊 / 港元 / 人民幣 / 美元計劃)	首年年度化保費 (美元)	首年年度化保費回贈 ¹
保誠信守明天 多元貨幣計劃 (TRST/TRSTM) (5年保費供款年期) / 保誠啟耀未來儲蓄保險 (ENLIT/ENLITM) / 保誠啟耀未來儲蓄保險 - 摯愛寶 (BENLIT/BENLITM)	0 - 4,999	0%
	5,000 - 9,999	4%
	10,000 - 29,999	8%
	30,000 - 49,999	12%
	50,000 - 99,999	16%
	100,000 - 199,999	19%
	200,000 - 499,999	21%
	500,000 - 1,499,999	23%
	1,500,000或以上	29%

¹ 此推廣優惠不適用於首年年度化保費 (不包括保費徵費，如適用) 高於 5,000,000 美元 (或其等值) 之 TRST/ENLIT 保單。

有關合資格詳情，請參閱位於 **PIL - MKT001886/1885** 的推廣優惠單張所載之條款及細則。

優惠二：保誠信守明天多元貨幣計劃 (TRST) – 預繳保費「保證特惠利率」

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日至 31 日

保單發出日期：2026 年 8 月 31 日或之前

預繳保費必須於遞交申請時或保單繕發後一個月內繳交

凡於推廣期內成功投保符合下列要求的 **TRST**，並選擇以一筆過繳交全期5年保費(「預繳保費選項」)，**預繳保費可享高達每年4.5%保證特惠利率**。客戶可透過保證特惠利息於一開始時繳付較少的保費，而少付的保費金額相等於高達**41%**¹首年年度保費。

保險計劃	保費供款年期	保費繳付模式	年度保費(美元)	保證特惠利率
保誠信守明天多元 貨幣計劃 (TRST/TRSTM)	5年	年繳模式	100,000 以下	每年 3.8% 相等於 35% ¹ 首年保費
			100,000 或以上	每年 4.5% 相等於 41% ¹ 首年保費

¹ 此數字以全捨方式調整至整數。

保誠信守明天多元貨幣計劃(**TRST**)預繳保費「『保證特惠利率』推廣優惠」可與其「保費回贈推廣優惠」同時使用，合共產品優惠高達**70%**首年保費！

各位可於以下位置瀏覽或下載相關資料：

推廣優惠資料及銷售工具		PIL路徑	PIL位置
PRUsubmit	於「延伸部分」新增「申請預繳保費選項」。選取「預繳保費選項」後，人壽保險申請書內將包含相關補充資料表格 (SIF)供客戶詳閱。表格(Paper Form 香港：AUWTTT01 / 澳門：AUWTTM01) 亦可於PIL下載。	客戶推廣優惠 > 第三季 2026	MKT001874
建議書系統	新增一頁「預繳保費選項之說明摘要」，清楚列明應付總額（一筆過預繳保費及徵費）。	可於AES下載最新版本	

有關合資格詳情，請參閱位於 **PIL – MKT001874** 的推廣優惠單張所載之條款及細則。

優惠三：保誠啟耀未來儲蓄保險系列 (B/ENLIT) – 預繳保費「保證特惠利率」

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日 至 31 日

保單發出日期：2026 年 8 月 31 日或之前

預繳保費必須於遞交申請時或保單繕發後一個月內繳交

凡於推廣期內成功投保符合下列要求的 **B/ENLIT**，並選擇以一筆過繳交全期5年保費(「預繳保費選項」)，**預繳保費可享高達每年4.5%保證特惠利率**。客戶可透過保證特惠利息於一開始時繳付較少的保費，而少付的保費金額相等於高達**41%**¹首年年度保費。

保險計劃	保費供款年期	保費繳付模式	保證特惠利率
保誠啟耀未來儲蓄保險 (ENLIT/ENLITM)	5年	年繳模式	每年 4.5% 相等於 41% ¹ 首年保費
保誠啟耀未來儲蓄保險 – 摯愛寶 (BENLIT/BENLITM)			

¹ 此數字以全捨方式調整至整數。

保誠啟耀未來儲蓄保險系列 (**B/ENLIT**) 預繳保費「『保證特惠利率』推廣優惠」可與其「保費回贈推廣優惠」同時使用，合共產品優惠高達**70%** 首年保費！

注意事項

適用於保誠信守明天多元貨幣計劃 (TRST) , 保誠啟耀未來儲蓄保險系列 (B/ENLIT)

應繳保費:

1. 首年總年度化保費按美元計算。以港元繳交美元保單保費之兌換率請[按此](#)。
2. 客戶必須繳交**本計劃全期5年保費 (扣除少付保費金額) 及徵費(如適用)**。實際金額請參考保險計劃建議書「基本計劃-預繳保費選項之說明摘要」中「應付總預(一筆過預繳保費及徵費)」。

保誠保險有限公司

基本計劃: 保誠信守明天多元貨幣計劃

基本計劃 – 預繳保費選項之說明摘要

如閣下選擇於投保保單時以一筆過付款形式繳交本計劃共五年之保費及徵費，閣下可就預繳保費餘額享有每年4.5%*的保證特惠利率。此保證特惠利息可使閣下於起首時繳付較少的一筆過保費，而少付的保費金額為41,247.40美元* (即相等於首年保費的41%)。

應付總額 (一筆過預繳保費及徵費)	458,816.05美元*
一筆過預繳保費	458,752.60美元
繳交予保險業監管局 (「保監局」) 之徵費**	63.45美元

推廣優惠申請與資格:

1. 客戶可透過保證特惠利息於一開始時繳付較少的保費，而少付的保費金額相等於高達**41%***首年年度保費。
2. 客戶可於保費儲蓄戶口提取現金，惟保費儲蓄戶口餘額不可少於餘下保費供款年期的應繳保費及徵費(如適用)和存入保費儲蓄戶口內之首**4**個保單年度的當時利息之總和。否則，「保證特惠利率」將被取消。
3. 此優惠只適用於使用**2026年7月1日至7月31日**期間列印的「保險計劃建議書」，並於**2026年7月31日或之前**以電子投保或紙本遞交的申請。如**2026年7月31日**之後遞交申請將不獲接納。
4. 如果客戶投保的保單合乎推廣優惠條件，但在投保時沒有選擇「預繳保費選項」，客戶仍可於保單繕發前申請轉為預繳保費，但必須於**2026年8月31日或之前**向核保部補交「補充資料表格 (SIF)- 預繳保費選項」。

繳費安排與付款方式:

1. 客戶必須於遞交申請時或保單繕發後一個月內，繳清全期5年保費及徵費，**不限繳付交易次數**。實際金額可參照「保險計劃建議書」所述之「應付總額」。
2. 如預繳保費於保單生效後才透過網上銀行、繳費靈、銀通自動櫃員機或中銀存支票機繳付費用，請選擇賬單類別為「**2 – 保單更改/復效按金/行政費用**」(為避免相關預繳金額提前用作自動更新來年的保費)。繳費後，款項將暫存於保費暫存戶口 (**Suspense Account**)，系統會自動發出 **PRUForce** 跟進訊息予理財顧問。理財顧問可忽略該訊息，系統之後會自動把款項從暫存戶口轉撥至保費儲蓄戶口 (**PDA**)。同時，系統會以保費儲蓄戶口(PDA)及保費暫存戶口(Suspense Account)內總款項釐訂「保證特惠利率」推廣優惠的資格。**PRUForce** 跟進訊息與「保證特惠利率」推廣優惠的資格無關。有關保費暫存戶口 (**Suspense Account**) 相關事項及查詢，請聯絡保單行政部。
3. 如客戶選擇預繳保費，公司不接受經繳費處以VISA、Mastercard、JCB、易辦事或銀聯卡繳付整筆預繳保費(包括首期保費)，客戶只可以**現金 (上限為港元120,000 或美元15,000)、支票及/或其他繳費方法付款**。如客戶希望以信用卡繳付首期保費，可通過PRUsubmit 電子投保以VISA/Mastercard付款。有關各付款方法的細則，請參閱PIL CA000002(香港)/ CA000132 (澳門)。

核保與佣金安排:

1. 核保會以**一筆過整付5年保費**的總保費金額進行財務核保評估及索取有關所需的文件，詳情可參閱PIL UI000011。
2. 佣金及續保率根據慣常指引，不會因是次推廣優惠而有影響。

*此數字以全捨方式調整至整數

各位可於以下位置瀏覽或下載相關資料：

推廣優惠資料及銷售工具		PIL路徑	PIL位置
PRUsubmit	於「延伸部分」新增「申請預繳保費選項」。選取「預繳保費選項」後，人壽保險申請書內將包含相關補充資料表格 (SIF)供客戶詳閱。表格(Paper Form 香港：AUWTTTH01 / 澳門：AUWTTM01) 亦可於PIL下載。	客戶推廣優惠 > 第三季 2026	MKT001875
建議書系統	新增一頁「預繳保費選項之說明摘要」，清楚列明應付總額（一筆過預繳保費及徵費）。	可於AES下載最新版本	

有關合資格詳情，請參閱位於 **PIL – MKT001875** 的推廣優惠單張所載之條款及細則。

(2) 指定危疾保險計劃 (CIE3/ CIM3/ BCIM3/ CIP2) 及「自主未來」保險計劃II (LFRE2/LFRE2SP)

優惠四：「由您揀」危疾保障計劃 (CIE3/ CIM3/ BCIM3) 及 危疾首護保II (CIP2)

(優惠提升)

投保日期：2026年7月1日至9月30日

保單發出日期：2026年11月30日或之前

凡於推廣期內成功投保指定危疾計劃，除基本優惠外，若一併投保保誠加護一生住院現金儲蓄保險 (ENCASH)，更可享受**額外10%**額外保費回贈優惠，**合共高達30%保費回贈**！



注意：推廣優惠的選項於申請時一經選擇，無論任何情況下都不能更改。

		基本優惠		額外 保費回贈
		選項一	選項二	
指定危疾保險	保費供款年期	首年年度化 保費回贈	特級保障	新優惠! +10% 若一併投保 保誠加護一生 住院現金儲蓄 保險 (ENCASH)
「誠保一生」危疾保(CIM3)	5年	10%	250% 基本保額 ² (如計劃內受保障的人士 (即受保人)為18歲(下次生日年齡)或以下)	
「誠保一生」危疾保 (CIM3)	10年			
「誠保一生」危疾保 – 摯愛寶 (BCIM3) 危疾加護保 III (CIE3)	15 / 20 / 25年	20%	190% 基本保額 ² (如受保人士為18歲(下次生日年齡)以上)	
危疾首護保II (CIP2)	10年	10%		
	15/20/25/30年	20%		

注意事項

核保指引：

- 如受保人為18歲(下次生日年齡)或以下，並且在同一受保人名下所有「誠保一生」危疾保、「誠保一

生」危疾保 - 摯愛寶及危疾加護保III保單下的已生效保單及待審批保單申請之總保額超過750,000美元或6,000,000港元，我們或會要求額外的財務及醫療核保。

- 如欲進一步了解不同保障選項下的核保金額計算方法，請參閱附錄A (危疾計劃CIE3/ CIM3/ BCIM3 的核保金額計算方式)。

投保流程：

1. PRUsubmit

- 投保CIM3/BCIM3/CIE3沒有受保人下次生日年齡限制，**必須於「延伸部份」選擇一項優惠**。未選擇優惠，無法進行下一步申請。
- 選取「指定危疾保障計劃選項」後，**人壽保險申請書內將包含相關補充資料表格 (SIF HK: AUWCIP03, Macau: AUWMCI03)供客戶詳閱。**



2. 使用紙本申請表格

- 投保CIM3/BCIM3/CIE3時：
 - 所有投保人須將**已填妥優惠選項的SIF紙本表格(香港：AUWCIP03 / 澳門：AUWMCI03)與投保申請書一併遞交**。否則，公司將發出待辦事項便條 (pending memo) 予理財顧問跟進，申請將被暫緩。



注意：推廣優惠的選項於申請時一經選擇，無論任何情況下都不能更改。

補充資料表格 (SIF)



Consultant's Name
顧問姓名: _____

Division - Agent Code
組別 - 業務員編號: _____

Proposal Number(s)
申請書編號: _____

Life Proposed's Name
受保人姓名: _____

**Supplementary Information Form (SIF) for
Selection of Promotion Offer for Selected Critical Illness Plan(s)**
補充資料表格 (SIF) - 選擇指定危疾計劃之推廣優惠

Promotion Offer 推廣優惠

Please select either **ONE** of the following options for selected critical illness plan(s) promotion offer as stated in promotional flyer MKTX/PF0827/ CIOPTION ("Promotion Offer") by ticking (" ✓ ") in the appropriate box.
請選擇以下其中一項，以參與宣傳單張 MKTX/PF0827/ CIOPTION 中所指的指定危疾計劃推廣優惠(「推廣優惠」)，並在適當位置加上 [✓]。

☐ First year annualised premium refund 首年年度化保費回贈

☐ Superior cover* 特級保障*

* The option of superior cover ("Superior Cover") allows extra protection for a major disease claim or death claim in the first 10 policy years without any extra premiums. The sum assured under Benefit Booster (applicable to PRUHealth Guardian Critical Illness Plan and PRUHealth Baby Guardian Critical Illness Plan) or Critical Illness Care Enhancer III (applicable to PRUHealth Critical Illness Extended Care III) would be increased accordingly. For details on the sum assured, please refer to the Certificate of Life Assurance.

* 特級保障選項(「特級保障」)於首 10 個保單年度內，就身故保障或嚴重疾病保障的索償獲享額外保障，而毋須任何額外保費。升級保障(適用於「誠保一生」危疾保及「誠保一生」危疾保 - 擊擊寶)或額外危疾加護保 III (適用於危疾加護保 III) 的保額會相應提升。保額詳情可參閱人壽保險證書。

人壽保險證書

如成功申請特級保障，人壽保險證書將顯示相應的保額提升

250% 特級保障 Superior Cover

PRUDENTIAL 保 誠 保 險 **Certificate of Life Assurance**
人壽保險證書

保單內容

保單號碼	保單生效日	2025 年 6 月 3 日
繳費編號	首期保費日	2025 年 4 月 1 日
保單持有人	每年繳費形式	年繳
受保人	貨幣	美元

保障及保費細則

保障類別	保額	保障期滿日	保費期滿日	保費
「誠保一生」危疾保	1,000,000	終身	2045 年 4 月 1 日	
升級保障	1,500,000	2035 年 4 月 1 日	-	

附註：地址 B

190%特級保障 Superior Cover

PRUDENTIAL 保 誠 保 險 **Certificate of Life Assurance**
人壽保險證書

保單內容

保單號碼	保單生效日	2025 年 6 月 3 日
繳費編號	首期保費日	2025 年 4 月 1 日
保單持有人	每年繳費形式	年繳
受保人	貨幣	美元

保障及保費細則

保障類別	保額	保障期滿日	保費期滿日	保費
「誠保一生」危疾保	1,000,000	終身	2045 年 4 月 1 日	
升級保障	900,000	2035 年 4 月 1 日	-	

附註：地址 B

顯示客戶所選擇之優惠

- 申請表格
(適用於PRUsubmit)

**Supplementary Information Form (SIF) for Selected Critical Illness Plan(s)
Promotion Offer Option 補充資料表格 (SIF) - 指定危疾計劃優惠選項**

Promotion Offer Option
優惠選項

Superior Cover
特級保障

(適用於AES 及 myPrudential)



香港投保申請截止時間 (亦適用於其他產品)

- **eSubmission**
星期一至日及指定公眾假期：截止時間為20:00
- **eMSV**
星期一至五：截止時間為17:30
星期六、星期日及指定公眾假期：截止時間為16:00
- **表格形式Paper Form**
星期一至五：截止時間為16:00並以投遞到繳費處「人壽保險申請書」收集箱作實
星期六：截止時間為14:00並以投遞到繳費處「人壽保險申請書」收集箱作實

各位可於以下位置瀏覽或下載相關資料：

推廣優惠資料及銷售工具		PIL路徑	PIL位置
PRUsubmit	於「延伸部分」新增「指定危疾保障計劃優惠選項」。選取其中一項推廣優惠後，人壽保險申請書內將包含相關補充資料表格(SIF)供客戶詳閱。紙本 SIF 表格 (Paper Form) 亦可於 PIL 下載。	客戶推廣優惠 > 第三季 2026	MKT001871

有關合資格詳情，請參閱位於 **PIL – MKT001872/1871** 的推廣優惠單張所載之條款及細則。

優惠五：「自主未來」保險計劃II (LFRE2)

(優惠提升)

投保日期：2026 年 7 月 1 日至 9 月 30 日
保單發出日期：2026 年 11 月 30 日 或之前

凡於推廣期內成功投保「自主未來」保險計劃II (LFRE2/LFRE2M)，可享高達**20%**保費回贈(「基本優惠」)。若一併投保保誠加護一生住院現金儲蓄保險 (ENCASH)，更可享**額外10%**保費回贈(「額外優惠」)，**合共高達30%保費回贈**！

升級優惠!

保險計劃	保費供款年期	指定計劃之首年年度化保費回贈		
		基本保費回贈	額外保費回贈 ¹	合共高達
「自主未來」保險計劃II ¹ (LFRE2/LFRE2M)	5/10年	10%	+10% 若一併投保	= 20%
	20/30年	20%	保誠加護一生住院現金儲蓄保險 (ENCASH)	= 30%

¹ 優惠不適用於整付保費計劃 (LFRE2SP / LFRE2SPM)。

有關合資格詳情，請參閱位於 **PIL – MKT001888** 的推廣優惠單張所載之條款及細則。

優惠六：「自主未來」保險計劃II 整付保費計劃 (LFRE2SP/LFRE2SPM)

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日 至 9 月 30 日

保單發出日期：2026 年 11 月 30 日或之前

凡於推廣期內成功投保「自主未來」保險計劃 II 整付保費計劃 (LFRE2SP/LFRE2SPM)，可享高達**3%**保費折扣。

保險計劃	首年年度化保費 (美元)	保費折扣
「自主未來」保險計劃 II 整付保費計劃 (LFRE2SP/LFRE2SPM)	25,000 – 64,999	2%
	65,000 或以上	3%

有關合資格詳情，請參閱位於 **PIL – MKT001877** 的推廣優惠單張所載之條款及細則。

(3) 保誠加護一生住院現金儲蓄保險 (ENCASH)

優惠七：保誠加護一生住院現金儲蓄保險 (ENCASH)

(優惠提升)

投保日期：2026 年 7 月 1 日 至 9 月 30 日

保單發出日期：2026 年 11 月 30 日或之前

凡於推廣期內成功投保保誠加護一生住院現金儲蓄保險 (ENCASH)，可享高達**30%**基本保費回贈。

升級優惠!

健康保險計劃	保費供款年期	首年年度化保費回贈
		基本保費回贈
保誠加護一生 住院現金儲蓄保險 (ENCASH)	5 / 10年	20%
	15 / 20年	30%



有關合資格詳情，請參閱位於 **PIL – MKT001881** 的推廣優惠單張所載之條款及細則。

(4) 其他產品推廣優惠

優惠八：自願醫保及醫療保險計劃

投保日期：2026 年 7 月 1 日至 9 月 30 日

保單發出日期：2026 年 11 月 30 日或之前

投保以下指定健康保險計劃，客戶可享有**保費回贈**。凡於推廣期內成功投保以下指定健康保險計劃，可享高達**40%**基本保費回贈。

保險計劃	首年年度化保費回贈
	基本保費回贈
指定健康保險計劃（見下表）	40%

指定健康保險計劃		計劃類型
自願醫保 	保誠自願醫保尚賓計劃 ¹ (VIP/VIPR) – 港元 / 美元計劃	基本計劃及 附加保障
	保誠自主醫保計劃 ¹ (VSP/VSPR) – 港元計劃	
	保誠自願醫保摯稱心計劃 ¹ (VEP) – 港元 / 美元計劃	基本計劃
	保誠靈活自主醫保計劃 ¹ (VFPR) – 港元 / 美元計劃	附加保障
醫療保障	高端醫療自由行計劃 (MCVIP/MCVIPR) (包括自選附加保障 — 「門診寶」(如適用)) – 港元 / 美元計劃	基本計劃及 附加保障
	醫療加倍保 (PMP/PMPR/PMPM/PMPRM) – 港元 / 美元計劃	
	「摯為您」優悅醫療保險計劃 ¹ (PPM/PPMR) (包括自選附加保障 — 「門診保障」(如適用)) – 港元 / 美元計劃	
	終身保醫療計劃 (MLP/MLPM) – 港元 / 美元計劃	附加保障

¹此計劃只在香港發售。

有關合資格詳情，請參閱位於 **PIL – MKT001883** 的推廣優惠單張所載之條款及細則。

優惠九：保誠「雋逸人生」延期年金計劃 (PRDA2)

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日至 9 月 30 日

保單發出日期：2026 年 11 月 30 日或之前



成功投保保誠「雋逸人生」延期年金計劃 (PRDA210/PRDA220) 可享**20%保費回贈**。

保險計劃	保費供款年期	首年年度化保費回贈
保誠「雋逸人生」 延期年金計劃 (PRDA210/PRDA220)  合資格延期年金保單 Qualifying Deferred Annuity Policy	5 / 10年	20%

有關合資格詳情，請參閱位於 **PIL – MKT001887** 的推廣優惠單張所載之條款及細則。

優惠十：駿譽財富保險計劃 (PACE) 預繳保費「由您揀」

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日至 7 月 31 日

保單發出日期：2026 年 11 月 30 日或之前

推廣期內最低名義金額（即已繳總保費）由 600,000 美元下調至 **195,000 美元（即 APE 65,000 美元）**。

此外，成功投保「駿譽財富保險計劃」（PACE）可享有 **二選一** 的推廣優惠：**選項 1 - 高達 12% 保費回贈**；或**選項 2 - 一筆過預繳全期 3 年保費，可享每年 6.5% 保證特惠利率¹**。

選項 1：高達 12% 保費回贈

首年年度化保費（美元）	首年年度化保費回贈
200,000 - < 500,000	8%
500,000 - < 1,000,000	10%
1,000,000 或以上	12%

或

選項 2：一筆過預繳全期 3 年保費，可享每年 6.5% 保證特惠利率¹

保險計劃	保費供款年期	保費繳付模式	保證特惠利率
駿譽財富保險計劃 (PACE)	3 年	年繳模式	每年 6.5%¹ 相等於 17.9%² 首年保費

¹ 利息是預先兌現，所以此少付金額為利息的現有價值。而利息的現有價值是指未來利息總額在指定回報率下的現有價值。

² 此數字以全捨方式調整至最接近的 0.1%。

有關合資格詳情，請參閱位於 **PIL – MKT001880** 的推廣優惠單張所載之條款及細則。

注意事項

投保流程：

1. PRUsubmit

- 如選擇預繳保費優惠，投保人須「延伸部份」選擇預繳保費優惠；否則，該優惠選項將被視作保費回贈。
- 選取「預繳保費優惠」後，人壽保險申請書內將包含相關補充資料表格（香港：AUWGPP01）供客戶詳閱。



此預繳保費選項不可與其他推廣優惠活動同時享用，包括但不限於保費回贈推廣優惠。

This Premium Prepayment Option cannot be used in conjunction with any other promotional offers, including but not limited to the premium refund promotion.

2. 使用紙本申請表格

- 投保 PACE 時：
 - 如選擇預繳保費優惠，投保人須將預繳保費選項補充資料表格 SIF 紙本表格（香港：AUWGPP01）連同投保申請書一併遞交；否則，該優惠選項將被視作保費回贈。



注意：推廣優惠的選項於申請時一經選擇，無論任何情況下都不能更改。

補充資料表格 (SIF)



Supplementary Information Form (SIF) for Premium Prepayment Option
保證保費優惠補充資料表格 (SIF)

Declaration 聲明
I/We declare that I/we would like to apply for the premium prepayment option (as stated in the Insurance Proposal) to enjoy the guaranteed preferential interest rate (the "Guaranteed Preferential Interest Rate") for the insurance plan with the proposal number as stated above (the "Insurance Plan"), subject to the conditions below.
本人/吾等在此聲明本人/吾等欲於上述申請書所載之保險計劃（「保險計劃」）申請預繳保費優惠（即所附計劃保證書所載），以獲享保證特利率（「保證特利率」）。獲准後須符合以下條件。

I/We also declare that I/we have read and confirmed understanding of the conditions below.
本人/吾等在此聲明本人/吾等已閱讀並確認明白以下所列之條件。

- I/We understand that the premium prepayment option is not equivalent to the single premium payment term. I/We further understand that there are other products with savings elements with the single premium payment term which may offer higher or lower returns in certain years and different features compared to the Insurance Plan that I/we are applying for with the premium prepayment option. If necessary, I/we can seek further information on more details on the differences. I/we confirm that the Insurance Plan best fits our needs and circumstances. Furthermore, I/we confirm the decision to choose the designated premium payment term as specified on the promotional flyer of the Guaranteed Preferential Interest Rate ("Promotional Flyer") with the premium prepayment option due to its flexibility, allowing withdrawal of the prepaid premium anytime.
本人/吾等明白，單期保費優惠並不等同於單期保費計劃。本人/吾等進一步了解，與本人/吾等擬定申請預繳保費優惠之保險計劃相比，還有其他具有儲蓄元素的單期保費計劃，在某些年份可能提供較高或較低的回報，並具有不同的特點。如有需要，本人/吾等可進一步查詢有關差異的細節。本人/吾等確認，保險計劃最適合本人/吾等的需要及情況。此外，因為該單期保費計劃具有靈活性，本人/吾等可隨時提取預繳保費，故本人/吾等決定選擇該計劃。該「保證特利率優惠」僅適用於「預繳保費」，並須符合保證書的規定。
- Guaranteed Preferential Interest Rate is only applicable to Insurance Plans that:
a. Select annual payment made in USD policy currency;
b. Select the Premium Prepayment Option upon policy application and pay the total payable amount as stated in the Insurance Proposal in a lump sum ("Single Lump Sum") at the time of application or within the timeframe specified on the Promotional Flyer; and
c. Pay the premium in full at the time of application or within the timeframe specified on the Promotional Flyer. If the premium includes any loading above the standard rate based on underwriting results (if applicable), or if any supplementary benefit is attached to a basic plan (if applicable), the Insurance Plan will not be qualified for the Guaranteed Preferential Interest Rate.
（如適用）保證特利率只適用於符合以下條件的保險計劃：（如適用）：（i）選擇以美元保費方式繳付保費；（ii）選擇在申請時或於指定時間內以一次過方式繳付保費總額；以及（iii）選擇在申請時或於指定時間內繳清保費。如果保費包括任何基於核保結果的附加費（如適用），或任何附加利益附加於基本計劃（如適用），則該保險計劃將不符合保證特利率的資格。
- Single Lump Sum less the due premiums payable of the Insurance Plan shall be deposited in the premium deposit account ("PDA") of the policy. The amount deposited in the PDA is NOT a bank deposit, and shall be used to settle the renewal premiums of the policy and any levies (if the levies are applicable and not settled separately) when due.
（一）單總額扣除應付保費後之保費總額將存入投保計劃的保費儲蓄戶口。存入保費儲蓄戶口內之金額並非銀行存款。
Prudential Hong Kong Limited / Prudential Hong Kong Limited (Pace Branch),
Part of Prudential plc (London Registered)
香港保誠保險有限公司（香港分公司）
Version: 202311

Important Note 重要事項
As time is required for the review of the application, receipt of this form by financial consultant or technical representative of Prudential, or insurance specialist or sales staff of Standard Chartered, or any other authorized channel does not constitute receipt or approval by Prudential or Prudential Hong Kong Limited (Pace Branch). Prudential shall have the right to reject this form if Prudential's requirements are not fulfilled.
由於需要時間審核申請，此表格被保險顧問、保誠保險有限公司（香港分公司）或任何獲授權渠道接收，並不構成保誠保險有限公司或保誠保險有限公司（香港分公司）的接納或批准。如果保誠保險有限公司的要求未能得到滿足，保誠保險有限公司有權拒絕此表格。

Signatures 簽署
Signature of Proposer (If other than the Life Proposed)
投保人或保單持有人（如非保單受益人）
Signature of Life Proposed (who has attained age 18 or above)
保單受益人（已滿18歲或以上的人士）
Signature of Consultant / Witness(es)
顧問 / 見證人（如適用）
Two witnesses are required if signature chip or fingerprint is used to sign. (以電子簽章或指紋簽署，須有兩位見證人。)*
* The personal particulars of the witness(es) will only be used for the purpose of verification and confirmation of the identity of the signatory(ies) of the form. (證人的個人資料只會用於核實及確認簽署表格人士的資料。)

顯示客戶所選擇之優惠

- 申請表格 (適用於 PRUsubmit)

Promotional Offer 推廣優惠	
Promotional Offer 推廣優惠	Prepayment 預繳保費選項

Supplementary Information Form (SIF) for Premium Prepayment Option 預繳保費選項補充資料表格 (SIF)

Declaration 聲明

I/We declare that I/we would like to apply for the premium prepayment option (as stated in the Insurance Proposal) to enjoy the guaranteed preferential interest rate (the "Guaranteed Preferential Interest Rate") for the insurance plan with the proposal number as stated above (the "Insurance Plan"), subject to the conditions below.
本人/吾等在此聲明本人/吾等欲為上述申請書編號之保險計劃(「保險計劃」)申請預繳保費選項(預繳保費計劃建議書所述)以獲享保證特惠利率(「保證特惠利率」)，惟需符合以下條件。

I/We also declare that I/we have read and confirmed understanding of the conditions below.
本人/吾等在此聲明本人/吾等已閱讀並確認明白以下所述之條件。

- I/We understand that the premium prepayment option is not equivalent to the single premium payment term. I/We further understand that there are other products with savings elements with the single premium payment term which may offer higher or lower returns in certain years and different features compared to the Insurance Plan that I/we are applying for with the premium prepayment option. If necessary, I/we can seek further information on more details on the differences. I/We confirm that the Insurance Plan best fits my/our needs and circumstances. Furthermore, I/we confirm the decision to choose the designated regular premium payment term as specified on the promotional flyer of the Guaranteed Preferential Interest Rate ("Promotional Flyer") with the premium prepayment option due to its flexibility, allowing withdrawal of the prepaid premium anytime.
本人/吾等明白，預繳保費選項並不等於單次保費繳付期。本人/吾等進一步了解，與本人/吾等現正申請預繳保費選項之保險計劃相比，還有其他單次保費繳付期而含儲蓄成份的產品可能在某些年份提供更高或更低的回報和具有不同特點。如有需要，本人/吾等可進一步查詢有關差異的細節。本人/吾等確認，保險計劃最適合本人/吾等的需要和情況。此外，因為其彈性並允許隨時提取預繳保費，本人/吾等確認選擇指定之定期保費供款年期，詳見「保證特惠利率」宣傳單張(「宣傳單張」)，及預繳保費選項的決定。
- Guaranteed Preferential Interest Rate is only applicable to Insurance Plans that:
保證特惠利率只適用於保險計劃：

- 如選擇「預繳保費優惠」
 - Premium Prepayment Option (This Premium Prepayment Option cannot be used in conjunction with any other promotional offers, including but not limited to the premium refund promotion.) / 預繳保費選項 (此預繳保費選項不可與其他推廣優惠活動同時享用，包括但不限於保費回贈推廣優惠。)
- 如沒有選擇「預繳保費優惠」
 - Premium Refund / 保費回贈

香港投保申請截止時間 (亦適用於其他產品)

- eSubmission**
星期一至日及指定公眾假期：截止時間為 20:00
- eMSV**
星期一至五：截止時間為 17:30
星期六、星期日及指定公眾假期：截止時間為 16:00
- 表格形式 Paper Form**
星期一至五：截止時間為 16:00 並以投遞到繳費處「人壽保險申請書」收集箱作實
星期六：截止時間為 14:00 並以投遞到繳費處「人壽保險申請書」收集箱作實

應繳保費：

- 首年總年度化保費按美元計算。以港元繳交美元保單保費之兌換率請[按此](#)。
- 客戶必須繳交**本計劃全期3年(PACE)保費(扣除少付保費金額)及徵費(如適用)**。實際金額請參考保險計劃建議書「基本計劃-預繳保費選項之說明摘要」中「應付總預(一筆過預繳保費及徵費)」。

保誠保險有限公司

基本計劃: 駿譽財富保險計劃

基本計劃-預繳保費選項之說明摘要

如閣下選擇於投保保單時以一筆過付款形式繳交本計劃共三年之保費及徵費，閣下可獲預繳保費餘額享有每年6.5%*的保證特惠利率。此保證特惠利率可使閣下於起首時繳付較少的一筆過保費，而少付的保費金額為59,790.99美元* (即相等於首年保費的17.9%)。

應付總額 (一筆過預繳保費及徵費)	940,246.62美元*
一筆過預繳保費	940,209.00美元
繳交予保險業監管局(「保監局」)之徵費**	37.62美元



推廣優惠申請與資格：

- 客戶可透過保證特惠利息於一開始時繳付較少的保費，而少付的保費金額相等於高達**17.9%(PACE)*首年年度保費**。
- 客戶可於保費儲蓄戶口提取現金，惟保費儲蓄戶口餘額不可少於餘下保費供款年期的應繳保費及徵費(如適用)和存入保費儲蓄戶口內之首2個保單年度(PACE)的當時利息之總和。否則，「保證特惠利率」將被取消。
- 此優惠只適用於使用**2026年7月1日至7月31日期間**列印的「保險計劃建議書」，並於**2026年7月31日或之前**以電子投保或紙本遞交的申請。如**2026年7月31日**之後遞交申請將不獲接納。
- 如果客戶投保的保單合乎推廣優惠條件，但在投保時沒有選擇「預繳保費選項」，客戶仍可於保單繕發前申請轉為預繳保費，但必須於**2026年8月31日或之前**向核保部補交「補充資料表格」。

(SIF)- 預繳保費選項。

繳費安排與付款方式：

1. 客戶必須於遞交申請時或保單繕發後一個月內，繳清全期3年(PACE)保費及徵費，**不限繳付交易次數**。實際金額可參照「保險計劃建議書」所述之「應付總額」。
2. 如預繳保費於保單生效後才**透過網上銀行、繳費靈、銀通自動櫃員機或中銀存支票機繳付費用**，請選擇賬單類別為「**2 - 保單更改/復效按金/行政費用**」(為避免相關預繳金額提前用作自動更新來年的保費)。
繳費後，款項將暫存於保費暫存戶口 (**Suspense Account**)，系統會自動發出 **PRUForce** 跟進訊息予理財顧問。理財顧問可忽略該訊息，系統之後會自動把款項從暫存戶口轉撥至保費儲蓄戶口 (**PDA**)。
同時，系統會以保費儲蓄戶口(**PDA**)及保費暫存戶口(**Suspense Account**)內總款項釐訂「保證特惠利率」推廣優惠的資格。**PRUForce** 跟進訊息與「保證特惠利率」推廣優惠的資格無關。有關保費暫存戶口 (**Suspense Account**) 相關事項及查詢，請聯絡保單行政部。
3. 如客戶選擇預繳保費，公司不接受經繳費處以VISA、Mastercard、JCB、易辦事或銀聯卡繳付整筆預繳保費(包括首期保費)，客戶只可以**現金 (上限為港元120,000 或美元15,000)、支票及/或其他繳費方法付款**。如客戶希望以信用卡繳付首期保費，可通過PRUsubmit 電子投保以VISA/Mastercard付款。有關各付款方法的細則，請參閱PIL CA000002(香港)/ CA000132 (澳門)。

核保與佣金安排：

1. 核保會以**一筆過整付3年(PACE)保費**的總保費金額進行財務核保評估及索取有關所需的文件，詳情可參閱PIL UI000011。
2. 佣金及續保率根據慣常指引，不會因是次推廣優惠而有影響。

* 此數字以全捨方式調整至整數

各位可於以下位置瀏覽或下載相關資料：

推廣優惠資料及銷售工具		PIL路徑	PIL位置
PRUsubmit (PACE)	於「延伸部分」新增「申請預繳保費選項」。選取「預繳保費選項」後，人壽保險申請書內將包含相關補充資料表格 (SIF)供客戶詳閱。表格(Paper Form 香港/ 澳門：AUWGPP01) 亦可於 PIL 下載。	客戶推廣優惠 > 第三季 2026	MKT001880 (PACE)
建議書系統	新增一頁「預繳保費選項之說明摘要」，清楚列明應付總額 (一筆過預繳保費及徵費)。	可於AES下載最新版本	

優惠十一：「世譽財富」(PRMESP)

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日至 9 月 30 日

保單發出日期：2026 年 11 月 30 日或之前

成功投保「世譽財富」(PRMESP) 可享**高達 8%保費折扣**。

保險計劃	整付保費 (美元)	保費折扣 ¹
「世譽財富」(PRMESP)	25,000 – 99,999	4%
	100,000 – 499,999	5%
	500,000 – 999,999	6%
	1,000,000 – 2,999,999	7%
	3,000,000 或以上	8%

¹ 客戶只需繳付保費折扣後的金額及保費徵費(如適用) (根據保費折扣前整付金額計算)。



有關合資格詳情，請參閱位於 **PIL – MKT001879** 的推廣優惠單張所載之條款及細則。

優惠十二：「雍譽非凡終身人壽保險計劃」(PVPP)

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日至 9 月 30 日
保單發出日期：2026 年 11 月 30 日或之前

成功投保「雍譽非凡終身人壽保險計劃」，並達指定的保額，可享**高達5%的保費折扣**。

保險計劃	保額 (美元)	保費折扣 ¹
雍譽非凡終身人壽保險計劃 (PVPP)	1,000,000 – 1,999,999	3%
	2,000,000 – 3,999,999	3.5%
	4,000,000 – 7,999,999	4%
	8,000,000或以上	5%

¹ 客戶只需繳付保費折扣後的金額及保費徵費(如適用)(根據保費折扣前整付金額計算)。

有關合資格詳情，請參閱位於 **PIL – MKT001878** 的推廣優惠單張所載之條款及細則。

優惠十三：「雋享入息保障計劃」(EGI)

(優惠與第二季相同)

投保日期：2026 年 7 月 1 日至 9 月 30 日
保單發出日期：2026 年 11 月 30 日或之前

成功投保「雋享入息保障計劃」(EGI) 可享**高達3%保費折扣**。

保險計劃	整付保費 (美元)	保費折扣 ¹
雋享入息保障計劃 (EGI)	25,000 – 499,999	0.5%
	500,000 – 999,999	1%
	1,000,000 – 2,999,999	2%
	3,000,000 或以上	3%

¹ 客戶只需繳付保費折扣後的金額及保費徵費(如適用)(根據保費折扣前整付金額計算)。

有關合資格詳情，請參閱位於 **PIL – MKT001876** 的推廣優惠單張所載之條款及細則。

優惠碼應用升級

由**2026年7月1日**起，每張保單可用優惠碼數量由**1個**提升至最多**3個**！

經紀及理財顧問可善用不同優惠，為客戶爭取最高優惠！詳情請參閱相關 **PRUNews/PIL** 及 **MKT001892**。

一般應用：



⚠ 溫馨提示

- 每個優惠碼須符合其個別條款及細則。
- 部分優惠未必可與其他優惠同時使用，系統會自動提示。
- 如應用之產品計劃(包括繳付保費方式)不合乎資格，縱使輸入優惠碼亦會被取消資格。



Product Promotions in Q3 2026

Savings Plans:

- (1) Prudential Entrust Multi-Currency Plan (TRST)/ Prudential Enlight Savings Insurance Series (B/ENLIT) – **Comprehensively Upgraded Basic Offer****

Health and Protection Plans:

- (2) Selected Critical Illness Plans (CIE3/ CIM3/ BCIM3/ CIP2) and LiveFree Protector II (LFRE2 RP) Customers – **Enrol in ENCASH to enjoy Extra Offer****
- (3) Prudential Encash Hospital Cash Savings Insurance (ENCASH) – **Upgraded Basic Offer****
- (4) Other products promotions**

Stepping into the third quarter, we have enhanced the premium refund offers for our flagship savings products, TRST and ENLIT, of which the premium refund for key tiers have been enhanced, while the top premium refund tier remains at up to 29%. To help customers further enhance their health protection, the basic premium refund offer for Prudential Encash Hospital Cash Savings Insurance (ENCASH) has been upgraded to up to 30%. In addition, customers who purchased selected critical illness plans (CIE3/ CIM3/ BCIM3/ CIP2) and LiveFree Protector II (LFRE2 RP) can enjoy an extra 10% of premium refund if they also enrol in ENCASH.

In addition, with effect from 1 July 2026, the number of **promotion codes** that can be applied to each policy will be increased from 1 to a **maximum of 3!** For details, please refer to the **[Promo Code Usage Enhancement]** section.



2026 Q3 Products Promotion — CONTENTS

(1) Prudential Entrust Multi-Currency Plan (TRST)/ Prudential Enlight Savings Insurance Series (B/ENLIT)	20
Offer 1: Premium Refund (Offer Upgraded)	20
Offer 2: Prudential Entrust Multi-Currency Plan (TRST) - "Guaranteed Preferential Interest Rate" Promotion	20
Offer 3: Prudential Enlight Savings Insurance Series (B/ENLIT) - "Guaranteed Preferential Interest Rate" Promotion	21
(2) Selected Critical Illness Plans (CIE3/ CIM3/ BCIM3/ CIP2) and LiveFree Protector II (LFRE2 /LFRE2SP)	23
Offer 4: "Your Choice" Critical Illness Plans Promotion (CIE3/ CIM3/ BCIM3) and Critical Illness First Protect II (CIP2) (Offer Upgraded)	23
Offer 5: LiveFree Protector II (LFRE2) (Offer Upgraded)	27
Offer 6: LiveFree Protector II Single Premium Payment Plan (LFRE2SP/LFRE2SPM)	28
(3) Prudential Encash Hospital Cash Savings Insurance (ENCASH).....	28
Offer 7: Prudential Encash Hospital Cash Savings Insurance (ENCASH) (Offer Upgraded)	28
(4) Other Products Promotion	29
Offer 8: VHIS and Medical Insurance Plan(s)	29
Offer 9: PRURetirement Deferred Annuity Plan (PRDA2)	30
Offer 10: Prime Ace Insurance Plan "Your Choice" Promotion	30
Offer 11: Prime Eternity (PRMESP) Promotion	34
Offer 12: Prime Vantage Prestige Protector Insurance Plan (PVPP) Promotion	34
Offer 13: Evergreen Wealth Income (EGI) Promotion	35
Promo Code Usage Enhancement	36



(1) Prudential Entrust Multi-Currency Plan (TRST)/ Prudential Enlight Savings Insurance Series (B/ENLIT)

Offer 1: Premium Refund

(Offer Upgraded)

Submission Date : 1 July – 30 September 2026

Issued Date : on or before 30 November 2026

Customers who successfully take out Prudential Entrust Multi-Currency Plan (TRST) or Prudential Enlight Savings Insurance Series (ENLIT) during the promotion period and reach the highest premium refund tier (with a first year annualised premium tier of USD 1,500,000 or above) can enjoy up to a **29% premium refund**.

NOTE: The first year's annualised premium is calculated per TRST/ ENLIT policy. (If a customer successfully applies for more than one eligible TRST/ ENLIT policy during the promotion period and fulfilled all other terms and conditions, the premium refund will be determined based on the individual first-year annualised premium of each eligible TRST/ ENLIT plan.)

Insurance Plan (AUD/CAD/GBP/HKD/RMB /USD plan)	Tiering adjustment, Upgraded!!	
	First Year Annualised Premium (USD)	Premium Refund of the first year's annualised premium ¹
Prudential Entrust Multi-Currency Plan (TRST/ TRSTM) (5 years premium term) / Prudential Enlight Savings Insurance Series (ENLIT/ENLITM) / Prudential Baby Enlight Savings Insurance Series (BENLIT/BENLITM)	0 – 4,999	0%
	5,000 – 9,999	4%
	10,000 – 29,999	8%
	30,000 – 49,999	12%
	50,000 – 99,999	16%
	100,000 – 199,999	19%
	200,000 – 499,999	21%
	500,000 – 1,499,999	23%
	1,500,000 or above	29%

¹ This promotion is not applicable to TRST/ENLIT policies with the first-year annualised premium (excluding levy, if applicable) above USD 5,000,000 (or its equivalent).

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001886/1885**.

Offer 2: Prudential Entrust Multi-Currency Plan (TRST) - "Guaranteed Preferential Interest Rate" Promotion (Same offer with Q2)

Submission Date : 1 – 31 July 2026

Issued Date : on or before 31 August 2026



Prepaid premiums must be paid at the time of application or within 1 month after policy issuance.

Customers who successfully take out the **TRST** according to the below requirements and pay the total 5-year premiums in a lump sum ("Premium Prepayment Option") will enjoy a **guaranteed preferential interest rate of up to 4.5% p.a. on the prepaid premium**. With this guaranteed preferential interest, customers can then **pay less premium upfront**, which is **equivalent up to 41%¹ of the first year annual premium**.

Insurance Plan	Premium Payment Term	Premium Payment Mode	Annualised Premium (USD)	Guaranteed Preferential Interest Rate
Prudential Entrust Multi-Currency Plan (TRST/ TRSTM)	5 years	Annual	Below 100,000	3.8% p.a. equivalent to 35%¹ of the first year annual premium
			100,000 or above	4.5% p.a. equivalent to 41%¹ of the first year annual premium

¹ The figure is rounded to the nearest whole number

The "TRST Premium Prepayment 'Guaranteed Preferential Interest Rate' Customer Promotion" can be enjoyed together with the "TRST Premium Refund Promotion", offering a total product offer of up to 70% on the first-year annual premium!

You may read or download the below promotion materials at below specified PIL location.

Promotion Materials & Selling Tools		PIL Path	PIL Location
PRUsubmit	Adding a "Apply for Premium Prepayment Option" checkbox in "Extended Part". After selecting "Premium Prepayment Option", Proposal for Assurance shall include the related Supplementary Information Form (SIF) for customer perusal. Paper form is also available in PIL. (Paper form HK: AUWTTTH01 / Macau: AUWTTM01)	Customer Promotions > Q3 2026	MKT001874
PRUCompass	Adding a page " Basic Plan - Illustration Summary for Premium Prepayment Option" to display the Total Payable Amount (lump sum prepaid premium and levies).	The latest version can be downloaded from AES	

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001874**.

Offer 3: Prudential Enlight Savings Insurance Series (B/ENLIT) - "Guaranteed Preferential Interest Rate" Promotion (Same offer with Q2)

Submission Date : 1 – 31 July 2026

Issued Date : on or before 31 August 2026

Prepaid premiums must be paid at the time of application or within 1 month after policy issuance.

Customers who successfully take out the **B/ENLIT** according to the below requirements and pay the total 5-year premiums in a lump sum ("Premium Prepayment Option") will enjoy a **guaranteed preferential interest rate of up to 4.5% p.a. on the prepaid premium**. With this guaranteed



preferential interest, customers can then **pay less premium upfront**, which is **equivalent to 41%¹ of the first year annual premium**.

Insurance Plan	Premium Payment Term	Premium Payment Mode	Guaranteed Preferential Interest Rate
Prudential Enlight Savings Insurance (ENLIT/ENLITM) Prudential Baby Enlight Savings Insurance (BENLIT/BENLITM)	5 years	Annual	4.5% p.a. equivalent to 41%¹ of the first-year annual premium

¹ The figure is rounded to the nearest whole number

The “ENLIT Premium Prepayment ‘Guaranteed Preferential Interest Rate’ Customer Promotion” can be enjoyed together with the “ENLIT Premium Refund Promotion”, offering a total product offer of up to 70% on the first-year annual premium!

Important Notes

Applicable to Prudential Entrust Multi-Currency Plan (TRST), Prudential Enlight Savings Insurance Series (B/ENLIT)

Premium:

1. The first-year total annualised premium is calculated in USD. For the **exchange rate to pay the premium in Hong Kong dollar for a USD policy**, Please [click here](#) for details.
2. Customers are required to **pay the total 5-year premiums in a lump sum (deducting any lesser premium amount) and levies (if applicable)**. The actual amount can be referred to in the **“Total Payable Amount (lump sum prepaid premium and levies)”** section of the insurance proposal, under the “Basic Plan – Illustration Summary for Premium Prepayment Option”.

PRUDENTIAL HONG KONG LIMITED

Basic Plan: Prudential Enlight Savings Insurance

Basic Plan - Illustration Summary for Premium Prepayment Option

If you choose to pay the total 5-year premiums and levies in a lump sum upon policy application, you will enjoy a guaranteed preferential interest rate of 4.5% p.a.[#] with respect to the Balance of Prepaid Premium. With this guaranteed preferential interest, you can then pay a less lump sum premium upfront, and the reduced amount is US\$ 4,124.74[#] (which is equivalent to 41% of your first year annual premium).

Total Payable Amount (lump sum prepaid premium and levies)	US\$ 45,925.26*
Lump sum prepaid premium	US\$ 45,875.26
Levies to Insurance Authority (“IA”) **	US\$ 50.00



Promotion Offer Application & Eligibility :

1. With this guaranteed preferential interest, customers can then **pay less premium upfront**, which is **equivalent up to 41%* of the first year annual premium**.
2. Customers can withdraw from Premium Deposit Account (“PDA”), but the **remaining balance of the PDA must not be less than the sum of premium and levy (if applicable) required for the remaining payment period(s) and the prevailing interest for the first 4 policy years deposited in the PDA**. Otherwise, the “Guaranteed Preferential Interest Rate” will be forfeited.
3. This promotion is **only applicable to applications submitted through PRUsubmit or by paper form from 1 July to 31 July 2026 with an “Insurance Proposal” printed on or before 31 July 2026. Any application after 31 July 2026 will not be accepted.**
4. If a policy fulfils the promotion terms and conditions but not choosing “premium prepayment option” upon policy application, customers can still opt-in “premium prepayment option” **before policy issue**. However, such change has to be done by **submitting Supplementary Information Form (SIF) for Premium Prepayment Option to underwriting on or before 31 August 2026.**



Payment Arrangement & Methods:

1. Customers can pay the premiums and levies for the 5-year premium payment term at the time of application or within 1 month after policy issuance, **no restriction on the number of payment transactions**. For the exact amount, please refer to the "Total Payable Amount" stated on the "Insurance Proposal".
2. If the prepaid premium is paid after the policy is issued, please **select the bill type as "2 - Deposit for Change / Revival / Administration Fee" when making payment through online banking, PPS, JETCO ATM or BOC cheque deposit machine** (This is to avoid prepayment amount being automatically used for next year's premium settlement in advance).
After payment, the amount will be temporarily placed in the Suspense Account. The system will automatically trigger a PRUForce follow-up message to the financial consultants. The financial consultants may ignore this message, as the system will transfer the amount from the Suspense Account to the Premium Deposit Account (PDA) afterwards.
The system will determine eligibility for the Guaranteed Preferential Interest Rate based on the total amount in both the PDA and Suspense Account. The PRUForce message is not related to the promotion offer eligibility. For inquiries regarding the Suspense Account, please contact PA.
3. If customer chooses "premium prepayment option", he/she can only settle the lump sum prepaid premium (including the initial premium) by **cash (up to HKD120,000 or USD15,000), cheque and/or other payment methods**, but not VISA、Mastercard、JCB、EPS or UnionPay card via Cashier. If the customer wishes to pay the initial premium by credit card, they can do so through PRUsubmit eSubmission using VISA/Mastercard. For payment details, please refer to PIL CA000002.

Underwriting & Commission Arrangement:

1. Underwriting would conduct financial assessment on the **total 5-year lump sum prepaid premium**, and request for related supporting documents. For details, please refer to PIL UI000011.
2. Commission and persistency rate follow the existing practice with NO impact from this promotion.

* The figure is rounded to the nearest whole number

You may read or download the below promotion materials at below specified PIL location.

Promotion Materials & Selling Tools		PIL Path	PIL Location
PRUsubmit	Adding a "Apply for Premium Prepayment Option" checkbox in "Extended Part". After selecting "Premium Prepayment Option", Proposal for Assurance shall include the related Supplementary Information Form (SIF) for customer perusal. Paper form is also available in PIL. (Paper form HK: AUWTTT01 / Macau: AUWTTM01)	Customer Promotions > Q3 2026	MKT001875
PRUCompass	Adding a page " Basic Plan - Illustration Summary for Premium Prepayment Option" to display the Total Payable Amount (lump sum prepaid premium and levies).	The latest version can be downloaded from AES	

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001875**.

(2) Selected Critical Illness Plans (CIE3/ CIM3/ BCIM3/ CIP2) and LiveFree Protector II (LFRE2 /LFRE2SP)

Offer 4: "Your Choice" Critical Illness Plans Promotion (CIE3/ CIM3/ BCIM3) and Critical Illness First Protect II (CIP2) (Offer Upgraded)



Submission Date : 1 July – 30 September 2026

Issued Date : on or before 30 November 2026

During the promotional period, customers who successfully enroll in selected critical illness plans will, in addition to the basic offers, be entitled to an **extra 10%** premium refund if the Prudential Encash Hospital Cash Savings Insurance (ENCASH) being enrolled simultaneously. **This brings the total premium refund up to 30%!**

 **Please note: Once promotion option is selected at the time of application, it cannot be changed under any circumstances.**

		Basic Offer		Extra Premium Refund
		Option 1	Option 2	
Selected Critical Illness Plan(s)	Premium Term	Basic Premium Refund	Superior Cover	
PRUHealth Guardian Critical Illness Plan (CIM3)	5 Years	10%	250% basic sum assured ² (If the person the plan covers (the life assured) is aged 18 (age next birthday (ANB)) or below)	New Offer!

Important Notes

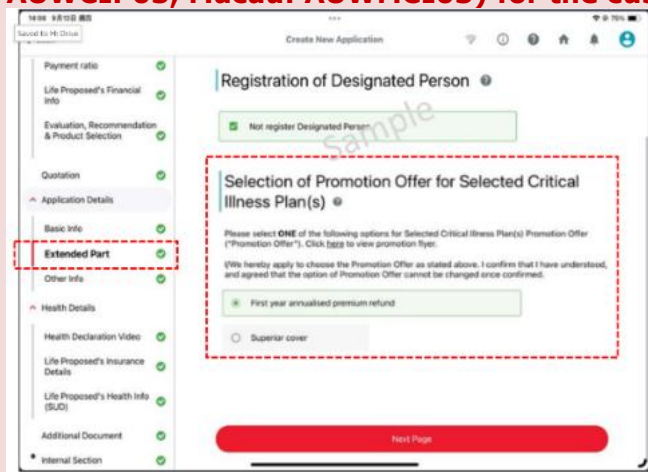
Underwriting Guidelines:

- If the life assured is aged 18 (ANB) or below and the total basic sum assured under all in-force policies and pending policy applications of PRUHealth Guardian Critical Illness Plan, PRUHealth Baby Guardian Critical Illness Plan and PRUHealth Critical Illness Extended Care III for the same life assured exceeds USD 750,000 or HKD 6,000,000, we may require extra financial and medical underwriting.
- To better understand the calculation method for underwriting amounts under different benefit options, please refer to Appendix A (Critical Illness Plans CIE3 /CIM3/ BCIM3 – Calculation Method for Underwriting Amounts).

Application Process:

1. PRUsubmit

- When applying in CIM3/BCIM3/CIE3, there is no restriction on the life assureds' age and **one of the offers in the "Extended Part" must be selected**. If no offer is selected, the application cannot proceed to the next step.
- After selecting the "Selected Critical Illness Plan(s) Promotion Offer Option," **the Proposal for Assurance will include the relevant Supplementary Information Form (SIF HK: AUWCIP03, Macau: AUWMCIO3) for the customer's review**.



2. Using Paper Application Forms

- When applying in CIM3/BCIM3/CIE3:
 - All policyholders must **submit the completed SIF paper form with the preferred options (Hong Kong: AUWCIP03 / Macau: AUWMCIO3) along with the insurance application**. Otherwise, the company will issue a pending memo to the Brokers & IFA Consultants for follow-up, and the application will be put on hold.



Please note: Once promotion option is selected at the time of application, it cannot be changed under any circumstances.

Supplementary Information Form (SIF)



Consultant's Name
顧問姓名: _____

Proposal Number(s)
中譯書編號: _____

Division - Agent Code
處務 - 業務員編號: _____

Life Proposer's Name
受保人姓名: _____

**Supplementary Information Form (SIF) for
Selection of Promotion Offer for Selected Critical Illness Plan(s)**
補充資料表格 (SIF) - 選擇指定危疾計劃之推廣優惠

Promotion Offer 推廣優惠

Please select either **ONE** of the following options for selected critical illness plan(s) promotion offer as stated in promotional flyer MKTX/PF0827/ CIOPTION ("Promotion Offer") by ticking ("✓") in the appropriate box.
請選擇以下其中一個，以參與推廣優惠 MKTX/PF0827/ CIOPTION 中所指的指定危疾計劃推廣優惠 ("推廣優惠")，並在適當位置加上 [✓]。

☐ First year annualised premium refund 首年年度化保費回贈

☐ Superior cover* 特級保障*

* The option of superior cover ("Superior Cover") allows extra protection for a major disease claim or death claim in the first 10 policy years without any extra premiums. The sum assured under Benefit Booster (applicable to PRUHealth Guardian Critical Illness Plan and PRUHealth Baby Guardian Critical Illness Plan) or Critical Illness Care Enhancer III (applicable to PRUHealth Critical Illness Extended Care III) would be increased accordingly. For details on the sum assured, please refer to the Certificate of Life Assurance.
* 特級保障選項 ("特級保障") 於首 10 個保單年度內，就身故或罹患嚴重疾病保障的受惠額額外保障，首年保單化保費，升級保障 (適用於「誠保一生」危疾保及「誠保一生」危疾保 - 擊破寶) 或額外危疾加護 III (適用於危疾加護 III) 的保額會相應提升，保額詳情可參閱人壽保險證書。

Certificate of Life Assurance

If the application for Superior Cover is successful, the Certificate of Life Assurance will reflect the corresponding increase in the coverage amount.

250% 特級保障 Superior Cover



**Certificate of
Life Assurance**
人壽保險證書

保單內容

保單號碼	保單生效日	2025 年 6 月 3 日
繳費編號	首期保費日	2025 年 4 月 1 日
保單持有人	每年繳費形式	年繳
受保人	貨幣	美元

保障及保費細則

保障類別	保額	保障期滿日	保費期滿日	保費
「誠保一生」危疾保	1,000,000	終身	2045 年 4 月 1 日	
升級保障	1,500,000	2035 年 4 月 1 日	-	
總額：\$ 2,500,000				

190%特級保障 Superior Cover



**Certificate of
Life Assurance**
人壽保險證書

保單內容

保單號碼	保單生效日	2025 年 6 月 3 日
繳費編號	首期保費日	2025 年 4 月 1 日
保單持有人	每年繳費形式	年繳
受保人	貨幣	美元

保障及保費細則

保障類別	保額	保障期滿日	保費期滿日	保費
「誠保一生」危疾保	1,000,000	終身	2045 年 4 月 1 日	
升級保障	900,000	2035 年 4 月 1 日	-	
總額：\$ 1,900,000				

Display the customer's chosen offer

- **Application form**

(applicable to PRUsubmit)



(applicable to AES and myPrudential)



Application Deadlines in Hong Kong (also applicable to other products)

- **eSubmission**
 - Monday to Sunday and designated public holidays: Deadline is 20:00.
- **eMSV**
 - Monday to Friday: Deadline is 17:30.
 - Saturday, Sunday, and designated public holidays: Deadline is 16:00.
- **Paper Form**
 - Monday to Friday: Deadline is 16:00, and it must be submitted to the "Proposal for Assurance" collection box at the payment office.
 - Saturday: Deadline is 14:00, and it must be submitted to the "Proposal for Assurance" collection box at the payment office.

You may read or download the below promotion materials at below specified PIL location.

Promotion Materials & Selling Tools		PIL Path	PIL Location
PRUsubmit	Adding a "Selected Critical Illness Plan(s) Promotion Offer Option" checkbox in "Extended Part". After selecting one of the promotion offer, Proposal for Assurance shall include the related Supplementary Information Form (SIF) for customer perusal. Paper form is also available in PIL.	Customer Promotions > Q3 2026	MKT001871

For details on eligibility, please refer to the terms and conditions of the promotion flyer located at the **PIL – MKT001872/1871**.

Offer 5: LiveFree Protector II (LFRE2)

(Offer Upgraded)

Submission Date : 1 July – 30 September 2026

Issued Date : on or before 30 November 2026

Successfully take out LiveFree Protector (LFRE2/LFRE2M) can enjoy **up to 20%** premium refund (the "Basic Offer"). By also enrolling in Prudential Encash Hospital Cash Savings Insurance (ENCASH), customers can enjoy up to **extra 10%** premium refund (the "Extra Offer"), for **a total refund of up to 30%**!

Offer Upgraded!

Insurance Plan	Premium Term	Premium Refund of the Selected Plan's First Year Annualised Premium		
		Basic Premium Refund	Extra Premium Refund	Total
LiveFree Protector II (LFRE2/LFRE2M) ¹	5/10 years	10%	+10% (If you also take out Prudential Encash Hospital Cash Savings Insurance (ENCASH))	= 20%
	20/30 years	20%		= 30%

¹ Single premium option of LiveFree Protector (LFRE2SP / LFRE2SPM) is not eligible for customer promotion.

For details on eligibility, please refer to the terms and conditions of the promotion flyer at PIL – **MKT001888**.

Offer 6: LiveFree Protector II Single Premium Payment Plan (LFRE2SP/LFRE2SPM) (Same offer with Q2)

Submission Date : 1 July – 30 September 2026

Issued Date : on or before 30 November 2026

Successfully take out LiveFree Protector II Single Premium Payment Plan (LFRE2SP/LFRE2SPM) can enjoy **up to 3% premium discount**.

Insurance Plan	Premium Refund of the First Year Annualised Premium (USD)	Premium Discount
LiveFree Protector II Single Premium Payment Plan (LFRE2SP/LFRE2SPM)	25,000 – 64,999	2%
	65,000 or above	3%

For details on eligibility, please refer to the terms and conditions of the promotion flyer at PIL – **MKT001877**.

(3) Prudential Encash Hospital Cash Savings Insurance (ENCASH)

Offer 7: Prudential Encash Hospital Cash Savings Insurance (ENCASH) (Offer Upgraded)

Submission Date : 1 July – 30 September 2026

Issued Date : on or before 30 November 2026

Customers who successfully enrol in the Prudential Encash Hospital Cash Savings Insurance (ENCASH) during the promotion period can enjoy a basic premium refund of up to **30%**.

Offer Upgraded!

Health Insurance Plan	Premium Term	Premium Refund of the First Year Annualised Premium
		Basic Premium Refund



Prudential Encash Hospital Cash Savings Insurance (ENCASH)	5 / 10 years	20%
	15 / 20 years	30%

For details on eligibility, please refer to the terms and conditions of the promotion flyer at PIL – **MKT001881**.

(4) Other Products Promotion

Offer 8: VHIS and Medical Insurance Plan(s)

Submission Date : 1 July – 30 September 2026

Issued Date : On or before 30 November 2026

Customers who successfully enrol in the following Selected Health Insurance Plan(s) during the promotion period can enjoy a **basic premium refund of up to 40%**.

Insurance Plans	Premium refund of First year's annualised premium
	Basic Premium Refund
Selected Health Insurance Plan(s) (see table below)	40%

Selected Health Insurance Plan(s)		Plan Type
VHIS 	PRUHealth VHIS VIP Plan¹ (VIP/VIPR) – HKD/USD plan	Basic plan & supplementary benefit
	PRUHealth CoreChoice Medical Plan¹ (VSP/VSPR) – HKD plan	
	PRUHealth VHIS EasyChoice Plan¹ (VEP) – HKD/USD plan	Basic plan
	PRUHealth FlexiChoice Medical Plan¹ (VFPR) – HKD/USD plan	Supplementary benefit
Medical	PremierFlex Medical Plan (MCVIP/MCVIP) (including the optional supplementary benefit – Outpatient Care Benefit (if applicable)) – HKD/USD plan	Basic plan & supplementary benefit
	PRUhealth medical plus (PMP/PMPR/PPMP/PPMR) – HKD/USD plan	
	PRUmyhealth prestige medical plan¹ (PPM/PPMR) (including the optional supplementary benefit – Outpatient Benefit (if applicable)) – HKD/USD plan	
	PRUmed lifelong care plan (MLP/MLPM) – HKD/USD plan	Supplementary benefit

¹ This plan is available for sale in Hong Kong only.



For details on eligibility, please refer to the terms and conditions of the promotion flyer at PIL – **MKT001883**.

Offer 9: PRURetirement Deferred Annuity Plan (PRDA2) (Same offer with Q2)

Submission Date : 1 July – 30 September 2026

Issued Date : On or before 30 November 2026

Successfully take out PRURetirement Deferred Annuity Plan (PRDA210/PRDA220) can enjoy **20% premium refund**.

Insurance Plan	Premium Term	Premium Refund of the first year's annualised premium
PRURetirement Deferred Annuity Plan (PRDA210/PRDA220)  合資格延期年金保單 Qualifying Deferred Annuity Policy	5 / 10 years	20%

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001887**.

Offer 10: Prime Ace Insurance Plan "Your Choice" Promotion (Same offer with Q2)

Submission Date : 1 July – 31 July 2026

Issued Date : on or before 30 November 2026

The minimum notional amount (i.e. total premium paid) is reduced from USD 600,000 to **USD 195,000 (equivalent to an APE of USD 65,000)** during the promotion period.

What's more, by enrolling in Prime Ace Insurance Plan (PACE), customers can select **ONE of two** promotion offers: **Option 1 - Premium Refund of up to 12%**; or **Option 2 - Prepay total 3-year premiums in a lump sum to enjoy a Guaranteed Preferential Interest Rate of 6.5% p.a.¹**

Option 1: Premium Refund of up to 12%

First Year Annualised Premium (USD)	Premium Refund of the First Year Annualised Premium
200,000 – < 500,000	8%
500,000 – < 1,000,000	10%
1,000,000 or above	12%

OR

Option 2: Prepay total 3-year premiums in a lump sum to enjoy a Guaranteed Preferential Interest Rate of 6.5% p.a.¹

Insurance Plan	Premium Payment Term	Premium Payment Mode	Guaranteed Preferential Interest Rate
Prime Ace Insurance Plan (PACE)	3 years	Annual	6.5% p.a. equivalent to 17.9%¹ of the first year annual premium

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.

² The figure is rounded down to the nearest 0.1%.

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001880**.

Important Notes

Application Process:

1. PRUsubmit

- When applying for the "Premium Prepayment Option", the exclusive offer in the "Extended Part" must be selected. Otherwise, the promotion option will be treated as a premium refund offer.
- After selecting "Premium Prepayment Option", **Proposal for Assurance shall include the related Supplementary Information Form (SIF) (HK: AUWGPP01) for customer perusal.**



此預繳保費選項不可與其他推廣優惠活動同時享用，包括但不限於保費回贈推廣優惠。

This Premium Prepayment Option cannot be used in conjunction with any other promotional offers, including but not limited to the premium refund promotion.

2. Using Paper Application Forms

- When applying in PACE:
 - All policyholders must submit the completed SIF paper form with the preferred options (HK: AUWGPP01) along with the insurance application. Otherwise, the promotion option will be treated as a premium refund offer.



Please note: Once promotion option is selected at the time of application, it cannot be changed under any circumstances.



Supplementary Information Form (SIF)

Display of the promotion offer selected.

- Application Forms (Applicable to PRUsubmit)

• If "Premium Prepayment Option" is selected.

- Premium Prepayment Option (This Premium Prepayment Option cannot be used in conjunction with any other promotional offers, including but not limited to the premium refund promotion.) / 預繳保費選項 (此預繳保費選項不可與其他推廣優惠活動同時享用，包括但不限於保費回贈推廣優惠。)

• If "Premium Prepayment Option" is NOT selected.

- Premium Refund / 保費回贈

Application Deadlines in Hong Kong (also applicable to other products)

- eSubmission**
 - Monday to Sunday and designated public holidays: Deadline is 20:00.
- eMSV**
 - Monday to Friday: Deadline is 17:30.
 - Saturday, Sunday, and designated public holidays: Deadline is 16:00.
- Paper Form**
 - Monday to Friday: Deadline is 16:00, and it must be submitted to the "Proposal for Assurance" collection box at the payment office.
 - Saturday: Deadline is 14:00, and it must be submitted to the "Proposal for Assurance" collection box at the payment office.



Premium:

1. The first year total annualised premium is calculated in USD. For the **exchange rate to pay the premium in Hong Kong dollar for a USD policy**, Please [click here](#) for details.
2. Customers are required to **pay the total 3-year premiums (PACE) in a lump sum (deducting any lesser premium amount) and levies (if applicable)**. The actual amount can be referred to in the **"Total Payable Amount (lump sum prepaid premium and levies)"** section of the insurance proposal, under the "Basic Plan – Illustration Summary for Premium Prepayment Option".

PRUDENTIAL HONG KONG LIMITED

Basic Plan: Prime Ace Insurance Plan

Basic Plan - Illustration Summary for Premium Prepayment Option (Currency : USD)

If you choose to pay the total 3-year premiums and levies in a lump sum upon policy application, you will enjoy a guaranteed preferential interest rate of 6.5% p.a.* with respect to the Balance of Prepaid Premium. With this guaranteed preferential interest, you can then pay a less lump sum premium upfront, and the reduced amount is US\$ 59,790.99* (which is equivalent to 17.9% of your first year annual premium).

Total Payable Amount (lump sum prepaid premium and levies)	US\$ 940,246.62*
Lump sum prepaid premium	US\$ 940,209.00
Levies to Insurance Authority ("IA")**	US\$ 37.62



Promotion Offer Application & Eligibility :

1. With this guaranteed preferential interest, customers can then **pay less premium upfront**, which is **equivalent up to 17.9% (PACE)* of the first year annual premium**.
2. Customers can withdraw from Premium Deposit Account ("PDA"), but the **remaining balance of the PDA must not be less than the sum of premium and levy (if applicable) required for the remaining payment period(s) and the prevailing interest for the first 2 policy years (PACE) deposited in the PDA**. Otherwise, the "Guaranteed Preferential Interest Rate" will be forfeited.
3. This promotion is **only applicable to applications submitted through PRUsubmit or by paper form from 1 July to 31 July 2026 with an "Insurance Proposal" printed on or before 31 July 2026. Any application after 31 July 2026 will not be accepted**.
4. If a policy fulfils the promotion terms and conditions but not choosing "premium prepayment option" upon policy application, customers can still opt-in "premium prepayment option" **before policy issue**. However, such change has to be done by **submitting Supplementary Information Form (SIF) for Premium Prepayment Option to underwriting on or before 31 August 2026**.

Payment Arrangement & Methods:

1. Customers can pay the premiums and levies for the 3-years (PACE) premium payment term at the time of application or within 1 month after policy issuance, **no restriction on the number of payment transactions**. For the exact amount, please refer to the "Total Payable Amount" stated on the "Insurance Proposal".
2. If the prepaid premium is paid after the policy is issued, please **select the bill type as "2 - Deposit for Change / Revival / Administration Fee" when making payment through online banking, PPS, JETCO ATM or BOC cheque deposit machine** (This is to avoid prepayment amount being automatically used for next year's premium settlement in advance).
After payment, the amount will be temporarily placed in the Suspense Account. The system will automatically trigger a PRUForce follow-up message to the financial consultants. The financial consultants may ignore this message, as the system will transfer the amount from the Suspense Account to the Premium Deposit Account (PDA) afterwards.
The system will determine eligibility for the Guaranteed Preferential Interest Rate based on the total amount in both the PDA and Suspense Account. The PRUForce message is not related to the promotion offer eligibility. For inquiries regarding the Suspense Account, please contact PA.
3. If customer chooses "premium prepayment option", he/she can only settle the lump sum prepaid premium (including the initial premium) by **cash (up to HKD120,000 or USD15,000), cheque and/or other payment methods**, but not VISA、Mastercard、JCB、EPS or UnionPay card via Cashier. If the customer wishes to pay the initial premium by credit card, they can do so through PRUsubmit eSubmission using VISA/Mastercard. For payment details, please refer to PIL CA000002 (Hong Kong)/ CA000132 (Macau).

Underwriting & Commission Arrangement:

1. Underwriting would conduct financial assessment on the **total 3-year (PACE) lump sum prepaid premium**, and request for related supporting documents. For details, please refer to PIL UI000011.
2. Commission and persistency rate follow the existing practice with NO impact from this promotion.

* The figure is rounded to the nearest whole number



You may read or download the below promotion materials at below specified PIL location.

Promotion Materials & Selling Tools		PIL Path	PIL Location
PRUsubmit (PACE)	Adding a "Apply for Premium Prepayment Option" checkbox in "Extended Part". After selecting "Premium Prepayment Option", Proposal for Assurance shall include the related Supplementary Information Form (SIF) for customer perusal. Paper form is also available in PIL. (Paper form HK / Macau: AUWGPP01)	Customer Promotions >Q3 2026	MKT001880 (PACE)
PRUCompass	Adding a page" Basic Plan - Illustration Summary for Premium Prepayment Option" to display the Total Payable Amount (lump sum prepaid premium and levies).	The latest version can be downloaded from AES	

Offer 11: Prime Eternity (PRMESP) Promotion (Same offer with Q2)

Submission Date : 1 July – 30 September 2026
 Issued Date : on or before 30 November 2026

Successfully take out Prime Eternity (PRMESP) can enjoy **up to 8% premium discount**.

Insurance Plan	Single Premium (USD)	Premium Discount ¹
Prime Eternity (PRMESP)	25,000 – 99,999	4%
	100,000 – 499,999	5%
	500,000 – 999,999	6%
	1,000,000 – 2,999,999	7%
	3,000,000 or above	8%

¹ Please note that customer only needs to pay the amount of premium and levy (if applicable) after the premium discount (calculate according to the single premium amount before premium discount).

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001879**.

Offer 12: Prime Vantage Prestige Protector Insurance Plan (PVPP) Promotion (Same offer with Q2)

Submission Date : 1 July – 30 September 2026
 Issued Date : on or before 30 November 2026

Successfully take out Prime Vantage Prestige Protector Insurance Plan (PVPP) can enjoy **up to 5% premium discount**.

Insurance Plan	Sum Assured (USD)	Premium Discount ¹
	1,000,000 – 1,999,999	3%
	2,000,000 – 3,999,999	3.5%



Prime Vantage Prestige Protector Insurance Plan (PVPP)	4,000,000 – 7,999,999	4%
	8,000,000 or above	5%

¹ Please note that customer only needs to pay the amount of premium and levy (if applicable) after the premium discount (calculate according to the single premium amount before premium discount).

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001878**.

Offer 13: Evergreen Wealth Income (EGI) Promotion (Same offer with Q2)

Submission Date : 1 July – 30 September 2026

Issued Date : on or before 30 November 2026

Successfully take out Evergreen Wealth Income (EGI) can enjoy **up to 3% premium discount**.

Insurance Plan	Single Premium (USD)	Premium Discount ¹
Evergreen Wealth Income (EGI)	25,000 – 499,999	0.5%
	500,000 – 999,999	1%
	1,000,000 – 2,999,999	2%
	3,000,000 or above	3%

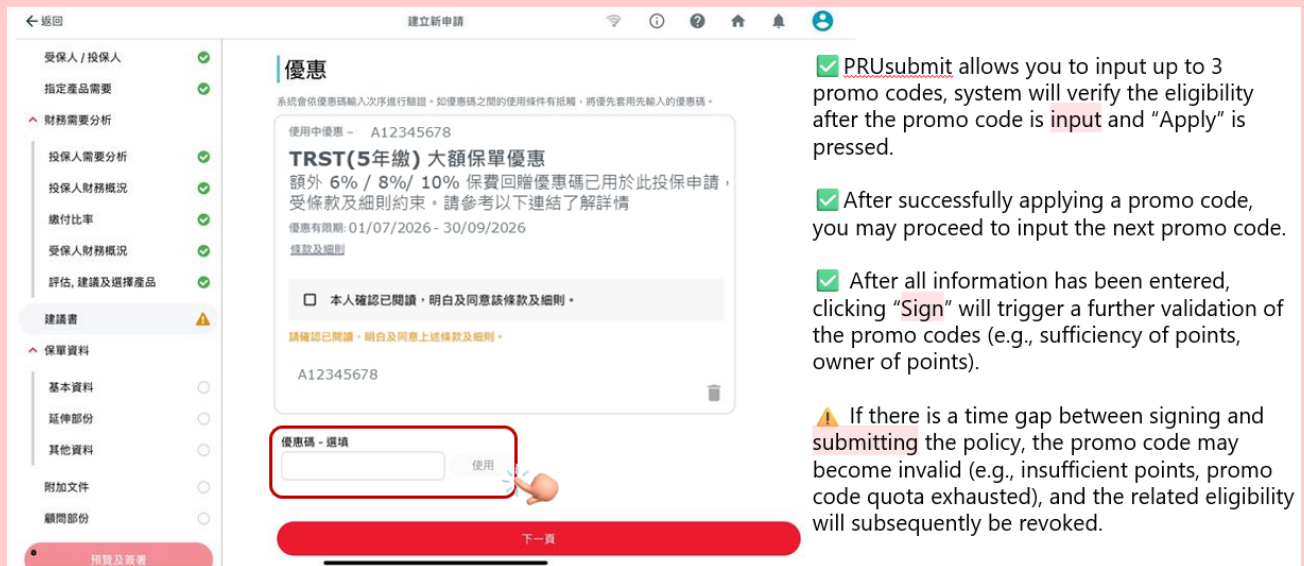
¹ Please note that customer only needs to pay the amount of premium and levy (if applicable) after the premium discount (calculate according to the single premium amount before premium discount).

For details on eligibility, please refer to the terms and conditions of the promotion flyer at **PIL – MKT001876**.

Promo Code Usage Enhancement

With effect from 1 July 2026, the number of promotion codes that can be applied to each policy will be increased from 1 to up to a maximum of 3!
Brokers & IFA Consultants can utilise different offers to maximise customers' offers! For details, please refer to the related PRUNews/PIL and MKT001892.

General Usage:



優惠

系統會依優惠碼輸入次序進行驗證。如優惠碼之間的使用條件有抵觸，將優先套用先輸入的優惠碼。

使用中優惠 - A12345678

TRST(5年繳) 大額保單優惠

額外 6% / 8% / 10% 保費回贈優惠碼已用於此投保申請，受條款及細則約束。請參考以下連結了解詳情

優惠有效期：01/07/2026 - 30/09/2026

[條款及細則](#)

☐ 本人確認已閱讀、明白及同意該條款及細則。

請確認已閱讀、明白及同意上述條款及細則。

A12345678

優惠碼 - 選擇

使用

下一頁

- ✓ PRUsubmit allows you to input up to 3 promo codes, system will verify the eligibility after the promo code is input and "Apply" is pressed.
- ✓ After successfully applying a promo code, you may proceed to input the next promo code.
- ✓ After all information has been entered, clicking "Sign" will trigger a further validation of the promo codes (e.g., sufficiency of points, owner of points).
- ⚠ If there is a time gap between signing and submitting the policy, the promo code may become invalid (e.g., insufficient points, promo code quota exhausted), and the related eligibility will subsequently be revoked.

⚠ Reminder

- Each promo code must comply with its **respective terms and conditions**.
- Some offers may not be used in conjunction with others, and the system will prompt automatically.
- If the insurance plan (including the premium payment mode) does not meet the eligibility requirements, the offer will be revoked even if a promo code has been input.