PRU*crisis cover smartchoice*

The smart way to protect yourself from the financial impact of major diseases, both while you are working and in retirement

For people who want protection from the financial impact of major diseases, particularly when they're retired, **PRU***crisis cover smartchoice* is a limited pay level premium crisis cover insurance, offering a range of payment terms that allows customers to protect themselves from the costs associated with major diseases, both while they are working and in retirement. With level premiums[#1], together with 10-year, 15-year and 20-year payment options, the plan allows you to fully pay up your policy when you are working and able to afford it. Offering comprehensive coverage, **PRU***crisis cover smartchoice* provides coverage up to 42 major diseases[#2]. With **PRU***crisis cover smartchoice*, you have a great way to cover yourself and your family against loss of income while you are working as well as comprehensive medical insurance coverage that extends until age 75 (age next birthday) and may pay you a lump sum on maturity.

Flexibility with a Choice of Premium Payment Terms

PRU*crisis cover smartchoice* is available to those **aged 19 to 60**[#3] (age next birthday). The plan offers **3 choices of premium term**, namely **10, 15 and 20 years**. The limited premium payment terms allow you to pay up all the premiums required when you are working with stable source of income. It is also useful in helping you plan for a safe and secure retirement. In addition, you can choose either **HK Dollar** or **US Dollar** as your plan currency.

Easy Budgeting with Level Premiums

The plan is designed with **level premiums**[#1]. You do not need to worry about the premium being increased with age throughout your selected premium term and it makes your financial budgeting even easier. Prudential reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class. Subject to actual experience, you may need to pay a higher premium.

Comprehensive Coverage for Better Recuperation

The plan provides you with coverage for a wide array of **42 major diseases**[#2] such as cancer, heart disease and stroke, and the coverage is up to age 75 (age next birthday). When the life assured is diagnosed with any one of major diseases, a lump sum amount of cash will be payable and it is equivalent to the sum assured less any advance claims payment (if any). Upon the diagnosis of carcinoma-in-situ or coronary angioplasty, 20% of sum assured will be payable[#4].

List of Major Diseases Covered

Group 1: Cancer

1. Cancer
2. Carcinoma-in-situ of Breast, Cervix Uteri, Uterus, Ovary, Fallopian Tube, Vagina or Testicles

Group 2: Illnesses related to the Major Organs and Functions

3. Chronic Liver Disease
4. End Stage Lung Disease
5. Kidney Failure
6. Major Organ Transplantation
7. Severance of Limbs

Group 3: Illnesses related to the Heart

8. Cardiomyopathy
9. Coronary Angioplasty
10. Coronary Artery Disease Requiring Surgery
11. Heart Attack
12. Heart Valve and Structural Surgery
13. Primary Pulmonary Arterial Hypertension
14. Surgery to the Aorta

Group 4: Illnesses related to the Nervous System

15. Alzheimer's Disease
16. Bacterial Meningitis
17. Benign Brain Tumour
18. Brain Surgery
19. Coma
20. Encephalitis
21. Major Head Trauma
22. Motor Neurone Disease
23. Multiple Sclerosis
24. Muscular Dystrophy
25. Paralysis
26. Parkinson's Disease
27. Poliomyelitis
28. Stroke

Group 5: Other Major Illnesses

29. AIDS due to Blood Transfusion
30. Aplastic Anaemia
31. Blindness
32. Deafness
33. Elephantiasis
34. Fulminant Viral Hepatitis
35. Loss of Speech
36. Major Burns
37. Medullary Cystic Disease
38. Occupationally Acquired HIV
39. Severe Rheumatoid Arthritis
40. Loss of Independent Existence (before age 66*)
41. Total and Permanent Disability (before age 66*)
42. Terminal Illness

* Age next birthday

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Maturity Benefit to Boost Your Retirement Reserve

The plan offers you a non-guaranteed **Maturity Benefit**[#5] as a retirement reserve. The lump sum is payable upon policy maturity at age 75 (age next birthday) without deducting any advance claims payment made during the policy term.

Benefit Protector Option to Suit Your Needs

Against the pressure of rising medical cost, the plan offers you **Benefit Protector Option**[#6] and you can **increase** your **initial sum assured by 5% every year automatically** without further proof of insurability. The calculation of the premium for the increased sum assured will be based on the life assured's attained age, premium rate applicable and the remaining premium term of the basic plan at that policy anniversary.

Life Insurance Coverage with Optional Supplementary Benefits

In the event of death of the life assured before policy maturity, the sum assured less any advance claims payment (if any) will be paid to the beneficiary as a financial support during the most difficult times. You can also add **a wide range of supplementary benefits** to cover yourself against medical expenses, total and permanent disability, accidents, etc to reflect your individual needs[#7].

> With **PRU***crisis cover smartchoice*, you not only enjoy protection while you are working, but also up to age 75 (age next birthday), after which you will receive a non-guaranteed lump sum payment. **PRU***crisis cover smartchoice* has been designed especially for those looking for comprehensive medical protection in retirement in mind. For further details, please contact your consultant or call our Customer Service Hotline at 2281 1333.

[#1] Prudential reserves the right to review the premium rates on each policy anniversary and adjust the premium rates accordingly across a particular risk class. Subject to actual experience, you may need to pay a higher premium.

[#2] Major Disease Benefit is payable for each covered major disease once only and the policy will be terminated upon payment of the benefit on any covered major diseases other than carcinoma-in-situ and coronary angioplasty.

[#3] The issue age is 19-60 for **PRU***crisis cover smartchoice* 10, 19-55 for **PRU***crisis cover smartchoice* 15, and 19-50 for **PRU***crisis cover smartchoice* 20 (based on the age next birthday).

[#4] The maximum amount payable for carcinoma-in-situ and coronary angioplasty is US$30,000 or HK$240,000 and subject to all relevant benefits paid under your policies with us.

[#5] The maturity benefit is determined by the experience of a series of factors including claims experience, persistency and investment return. The amount payable is therefore not guaranteed and is subject to review and adjustment. The amount declared in HK dollar and US dollar policies may be different.

[#6] The Benefit Protector Option is available only for standard policies of **PRU***crisis cover smartchoice* 15 and **PRU***crisis cover smartchoice* 20. It is subject to the administration guidelines.

[#7] Addition of supplementary benefits is subject to normal underwriting procedures.

Note:

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

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

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