

Prudential Enlight Savings Insurance Series

- Prudential Enlight Savings Insurance
- Prudential Baby Enlight Savings Insurance



Listening. Understanding. Delivering.



The best commitment to your child – a lifetime of security with guaranteed financial support and lifelong protection, from only 5 years of premiums.

Life & Savings Insurance

Hong Kong Edition

Series highlights

What is the Prudential Enlight Savings Insurance Series?

Every parent wants their child to grow up happy, healthy and safe. While you cannot control everything, you can show your lifelong commitment from listening to their heartbeat – by giving them a flying start with **guaranteed financial security** and **life cover**.

Prudential Enlight Savings Insurance Series offers 2 plans – **Prudential Enlight Savings Insurance** and **Prudential Baby Enlight Savings Insurance**, the whole-life savings plan providing **a guaranteed cash coupon plus guaranteed life cover**  **as early as the 20th week of pregnancy**. With just **5 years' premiums**, secure a **guaranteed savings fund** for your child plus **long-term growth potential**. We give them the financial boost with a one-off **guaranteed cash coupon** on the **18th policy anniversary**, to substantially fund what matters most at your child's prime; and a **flexible income stream** with our **FlexIncome Option** for extra liquidity.

As they grow, we future-proof their protection with a **guaranteed** option to **increase coverage, regardless of health changes**.

The series offers a suite of backup options. You can keep your financial commitment going by **naming a backup policyholder**. If your child is too young to take over the policy, name a trusted **interim owner** to **temporarily manage** the policy with **limited rights** until your child is **ready**, ensuring policy continuity if the worst happens or you become incapacitated. Plus, with our **Family Premium Waiver**, we will take care of your **remaining basic premiums**, so your child's protection stays in place if you or your spouse unfortunately passes away.



Series highlights

Your love lasts a lifetime, so do your commitments



Enlighten your child's path from pregnancy and beyond, with guaranteed financial foundation and life protection



Fulfil your commitments



Give your child a head start in life **First-in-market** from the **20th week of pregnancy**, with a stronger financial foundation before birth



Champion your child's ambitions with the **Highest-in-market** **guaranteed cash coupon** – **105%** of the notional amount on the **18th policy anniversary**; and your policy value **continues to grow**



Reward your child's **academic excellence** from top exam scores to world-class university admissions – with up to USD 5,000



Tailor an income stream with the **FlexIncome Option**, paid directly to your child or a university for their tuition as you wish



Safeguard your commitments



Waive the remaining basic premiums with the **Family Premium Waiver** to keep your child's safety net intact if the unexpected happens to **you** or **your spouse**



Keep your policy **growing** and **safeguard** your family by naming a **backup policyholder** to **take over your policy** if the worst happens



Put a backup plan in place by appointing a family member to receive a lump sum for immediate financial relief or take over your policy, in case you are **incapacitated** and **unable to manage** it yourself



Most comprehensive solution
Name your **young child** as the **backup policyholder** or **designated owner** under the Incapacity Option – Ownership Transfer, alongside an **interim owner** until they are **ready** to take full control at your chosen **date, age** or **life event**



Extend your commitments



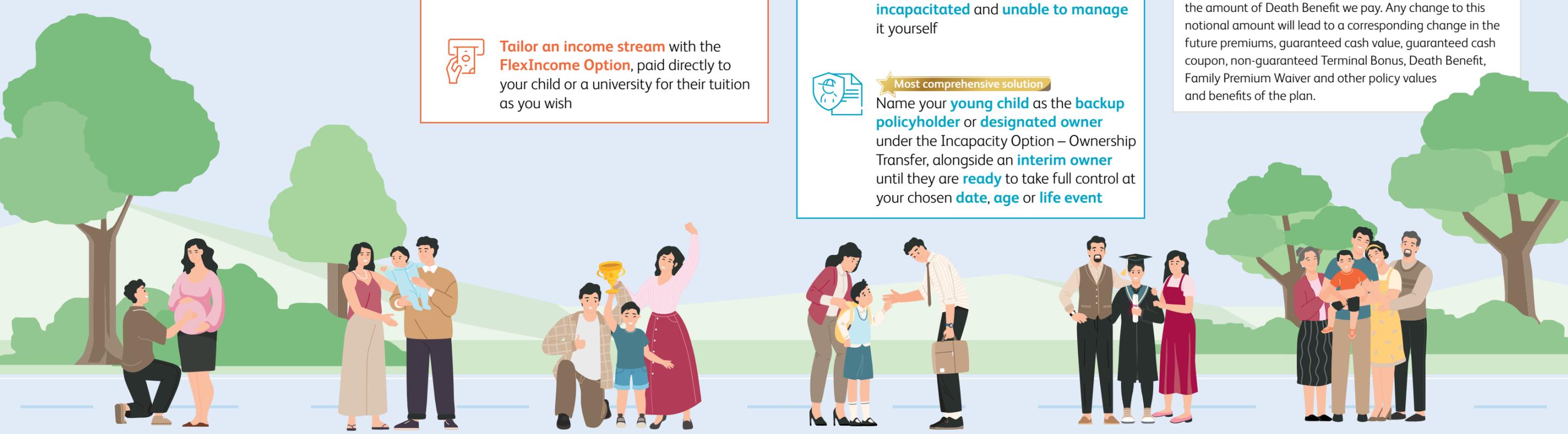
Death Benefit with at least **180%** of the notional amount for the whole life



Guaranteed option to take out a **new whole-life insurance plan** with **higher protection** at your child's key life moments; **no need** to give us any health information

What is notional amount?

Your policy will have a "notional amount". We use the notional amount to calculate the policy's premiums, guaranteed cash value, guaranteed cash coupon, non-guaranteed Terminal Bonus, Death Benefit and other policy values and benefits of the plan. It does not represent the amount of Death Benefit we pay. Any change to this notional amount will lead to a corresponding change in the future premiums, guaranteed cash value, guaranteed cash coupon, non-guaranteed Terminal Bonus, Death Benefit, Family Premium Waiver and other policy values and benefits of the plan.



Key benefits

Fulfil your commitments

Raising a child is a promise of support for life and beyond.

Prudential Enlight Savings Insurance Series helps you plan ahead **as early as the 20th week of pregnancy**, by providing a **guaranteed savings fund** that withstands market fluctuations, plus **long-term growth potential**, so they can have the financial flexibility to realise their dreams.





Champion your child's ambitions with a guaranteed cash coupon

We understand that, as the family's backbone, **financial stability** is crucial to your child's future. That's why taking a more prudent way helps ensure your financial commitments won't compromise their journey ahead.

Through **market ups and downs**, Prudential Enlight Savings Insurance Series gives you **certainty**, with a one-off **Highest-in-market** guaranteed cash coupon – **105% of the notional amount** on the **18th policy anniversary**, plus growth opportunities to fuel your child's dreams:



Undergraduate or
Postgraduate study



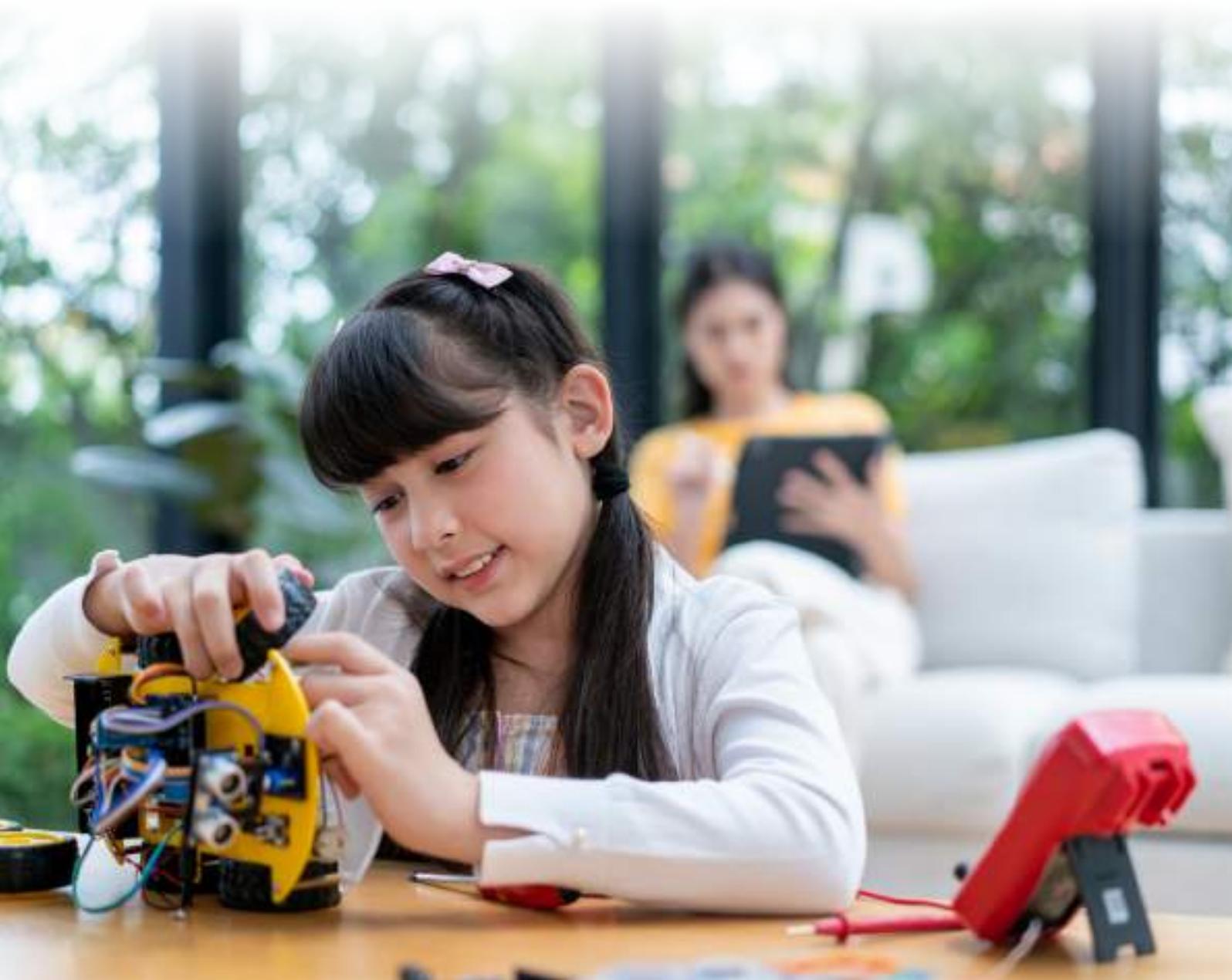
Start a business



Pay the mortgage

While enjoying **guaranteed liquidity**, you can rest assured that the Death Benefit will **not be reduced** after the coupon payout, so your child's life protection can stay on track.

Alternatively, you can leave it in the plan's accumulation account to earn a non-guaranteed interest.





Reward your child's academic success

From top exam scores to a spot at the global top-tier university, we will **celebrate** your child's **educational achievements** with our **Academic Success Award**. We will pay 1 of the following award amounts once per life under all in-force policies of this series regardless of where we issued them. We may change the terms and conditions of the award from time to time.

Academic Success Award

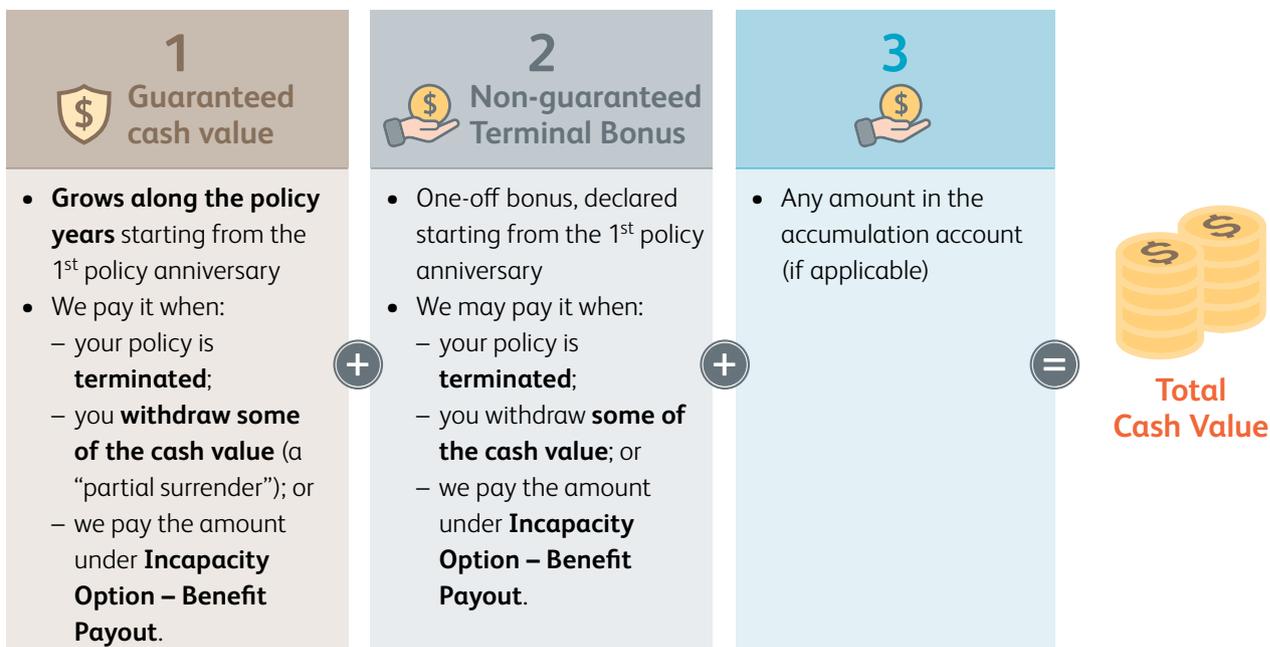
Academic achievements	Criteria	Award amount
1. General Certificate of Secondary Education (GCSE)	At least 5 grade 9 from an attempt of 7 subjects or more in 1 GCSE sitting	USD 250 for every subject that has met the criteria
2. Hong Kong Diploma of Secondary Education (HKDSE)	At least 3 grade 5* or above from an attempt of 6 subjects or more in 1 HKDSE sitting	USD 350 for every subject that has met the criteria
3. General Certificate of Education Advanced Level (GCE AL)	At least 2 grade A or above from an attempt of 3 subjects or more in 1 GCE AL sitting	USD 350 for every subject that has met the criteria
4. Advanced Placement in the U.S. or Canada (AP)	At least 2 grade 5 from an attempt of 3 subjects or more in 1 AP sitting	USD 350 for every subject that has met the criteria
5. Australian Tertiary Admissions Rank (ATAR)	Score of 90 or above from an attempt of 5 subjects (including English as a compulsory subject) or more in 1 ATAR sitting	USD 800
6. Test of English as a Foreign Language (TOEFL)	Total score of 110 or above	USD 800
7. International English Language Test System (IELTS)	Overall band score of 8 or above	USD 800
8. International Baccalaureate Diploma Programme (IBDP)	Total score of 41 or above	USD 800
9. Mainland Gaokao	Total score of 600 or above	USD 800
10. SAT	Total score of 1500 or above in 1 SAT sitting	USD 800
11. ACT	Score of 34 or above in the composite score	USD 800
12. Admission to any of the world's top 20 universities	<ul style="list-style-type: none"> Admitted to any of the world's top 20 universities (including full-time undergraduate or postgraduate programmes) The ranking is based on the source we determine from time to time 	<ul style="list-style-type: none"> Top 1–3 universities: USD 5,000 Top 4–10 universities: USD 3,000 Top 11–20 universities: USD 1,500



Seize long-term wealth growth with potential returns

The plans in this series are whole-life Shareholder-backed Participating Plans that offer your child **long-term growth potential** plus **life cover**, on top of the guaranteed cash coupon.

Simply pay **5 years of premiums** and **your wealth will grow through:**



To maximise your **financial flexibility**, if you need your money for any reason, perhaps to support your child’s development, you can **take some of your plan’s Total Cash Value** through **cash value withdrawal** or **borrow up to 80% of its guaranteed cash value** while **keeping the policy in force**.

You can find more about our “Terminal Bonus”, “Cash value withdrawal” and “Policy loan” in the “More about the series” section below.

Click [here](#) or scan the QR code for more information on our Shareholder-backed Participating Plans, including our investment and bonus philosophies and the operation of the Shareholder-backed Participating Fund.



Good to know – Backing your policy returns

We invest in various types of assets to back your policy returns. For equity-type securities, we invest globally with an aim to achieve diversification. For fixed-income securities, we primarily invest in those denominated in USD, and currency hedging may be used if the currency of the fixed-income securities is different from the underlying policy denomination.

The amount of the non-guaranteed Terminal Bonus is subject to the performance of our investments, which include equity-type securities and fixed-income securities, and may move up or down over time. Returns from equity-type securities are generally more volatile than fixed-income securities. For this series, we follow a two-stage investment strategy that adjusts automatically over time: (i) before the 18th policy anniversary and payment of the guaranteed cash coupon, we will allocate a smaller portion of our investments to equity-type securities; (ii) after the 18th policy anniversary, we will allocate a higher portion of our investments to equity-type securities considering the current long-term target (50%), with the potential of higher long-term returns, and the movement of the amount of the non-guaranteed Terminal Bonus can be large. On the 18th policy anniversary, investment assets will be realised to pay your guaranteed cash coupon; and the remaining policy value will depend on the market conditions at that time, potentially affecting your subsequent fulfilment ratio. While the value of the plan is mostly affected by the overall performance of the Shareholder-backed Participating Fund, smoothing may be applied to produce more stable returns over the policy term.

We may determine and declare the bonus more frequently than on an annual basis at our sole discretion. You should note the investment mix of this series and more details in the “Investment philosophy” and “Key risks” sections below. For more information on the fulfilment ratio, please refer to <https://pruhk.co/bonushistory-SHPAR-en>.



Tailor an income stream with the FlexIncome Option

Take advantage of our **FlexIncome Option** to create an **income stream** for your child or show your support for children with special needs:



Living expenses



All-round child development needs



University tuition

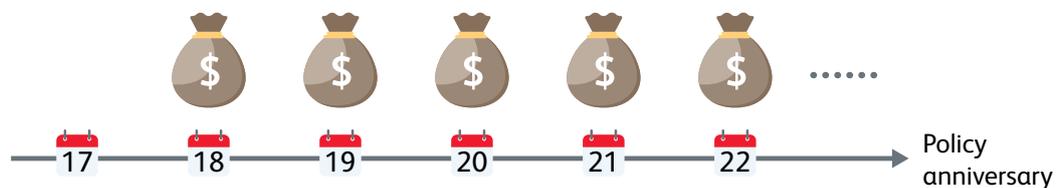


Special education needs (SEN)

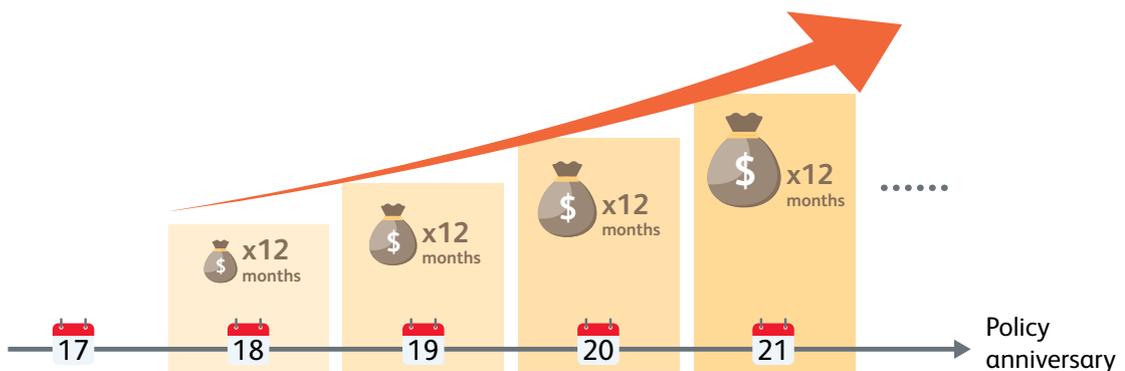
From the 18th policy anniversary, with just a **simple instruction**, you can **set up automatic annual or monthly withdrawals** from the policy value, **paid directly** to your **named recipient** for a **period of your choosing**. What's more, you can opt for **fixed** or **increasing payments** to cater to your changing financial needs or just to stay ahead of inflation.

You can **change the instruction or the recipient as many times as you wish**, as long as there is only 1 instruction in place at a time. Take full charge of how to use your wealth – the **amount, payment period** and **recipient**. **The choice is yours.**

Example 1: Fixed annual withdrawals



Example 2: Monthly withdrawals increasing at your designated annual rate



Safeguard your commitments

The best way to protect your wealth is to ensure it's passed on to your child at the right time. With our holistic policy protection tools, including the **new Interim Owner Option**, we ensure a seamless transfer even if you name your young child as a backup policyholder; and our **Family Premium Waiver** safeguards everything you planned for your child, without the financial burden of premium payments.





Keep your child's financial safety net intact

The impact on a family can be significant not only when an unfortunate event happens to you, but also to your spouse. The plans in this series help you protect your loved ones with the **Family Premium Waiver** – simple registration and **no additional underwriting**. While your plan comes into force, if you as the policyholder or your spouse unfortunately passes away during the premium term, we will **waive the future premiums** of your basic plan:

Who is covered (the "covered person(s)")	What is covered			
Policyholder	Registration age 18-50	Registration age 51 or above		
<ul style="list-style-type: none"> • Parent • Grandparent • Legal guardian <div style="display: flex; align-items: center; justify-content: space-between;"> <div style="font-size: 2em;">+</div> <div style="text-align: right;">Their spouse</div> </div>	Waive the future basic premiums if the covered person(s): <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Pass away</td> <td style="width: 50%; text-align: center;">Pass away in an accident only</td> </tr> </table>		Pass away	Pass away in an accident only
Pass away	Pass away in an accident only			

Under **Prudential Baby Enlight Savings Insurance**, if the expectant mother's spouse passes away in an accident before the baby is born, the future basic premiums will also be waived.

That means your loved ones' financial security stays in place, even when finances may be tight after the loss of a family breadwinner.

The Family Premium Waiver has a 2-year waiting period in the unfortunate event of death, except for death caused by an accident. We cap the premium waiver amount under all in-force insurance policies of this series for the same covered person at USD 125,000, regardless of the life assured (the person the plan covers), the policyholder, or where we issued them.

You can find more about our "Family Premium Waiver" in the "More about the series" section below.



Keep your policy growing by naming a backup policyholder

We know your insurance policy is an important asset to you and your family. That's why having someone you trust to take over is key to ensure your policy continuity and avoid lengthy probate, in case you unfortunately pass away.

As soon as the policy starts, you, as the policyholder can **choose a family member** as your policy's **succeeding owner**. This **allows them to take over the policy and become the new policyholder** if the worst happens.

You can **appoint, change** or **remove** the **succeeding owner as many times as you wish** as long as there is only 1 succeeding owner at a time. Under **Prudential Baby Enlight Savings Insurance**, you can name a succeeding owner only after your newborn becomes the life assured.



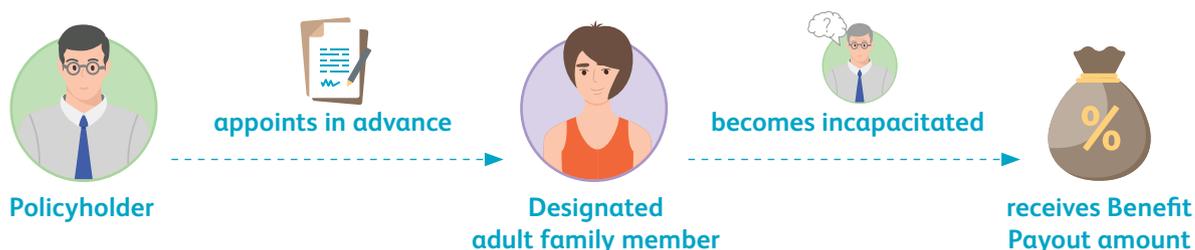
Put a backup plan in place with the Incapacity Option

If you unfortunately become **mentally** or **physically incapacitated** because of **any of the plan's Covered Diseases** while the policy is in force, and **you are unable to manage your policy**, our **Incapacity Option** can help you maintain your loved ones' financial wellbeing.

As soon as the policy starts, you can create a **safety net** by **choosing one of two options** in advance:

I. Incapacity Option – Benefit Payout

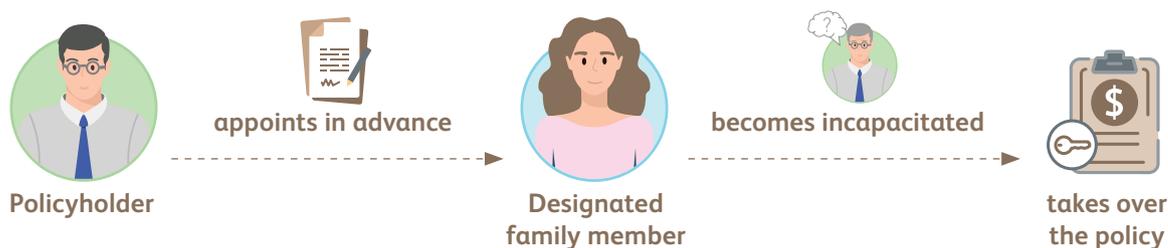
We will **pay your designated adult family member the percentage you choose of your policy's surrender value** (before we deduct any outstanding premiums, loans and interest) **as the claim under this option** to help you through such difficult times. With a **simple application**, your family can **get money quickly** to meet your needs; **no need for any legal processes**.



or

II. Incapacity Option – Ownership Transfer

We will **transfer your policy's ownership to your designated family member**. With a **simple application**, they can **take over the policy and become the new policyholder**, so your **policy can continue seamlessly**.



You can **switch between** the **Benefit Payout** or **Ownership Transfer** options, or **change the designated family member** under your selected option **as many times as you wish**, as long as you only choose 1 option at a time, and you have not yet exercised the Incapacity Option. Under **Prudential Baby Enlight Savings Insurance**, you can name a designated family member only after your newborn becomes the life assured.

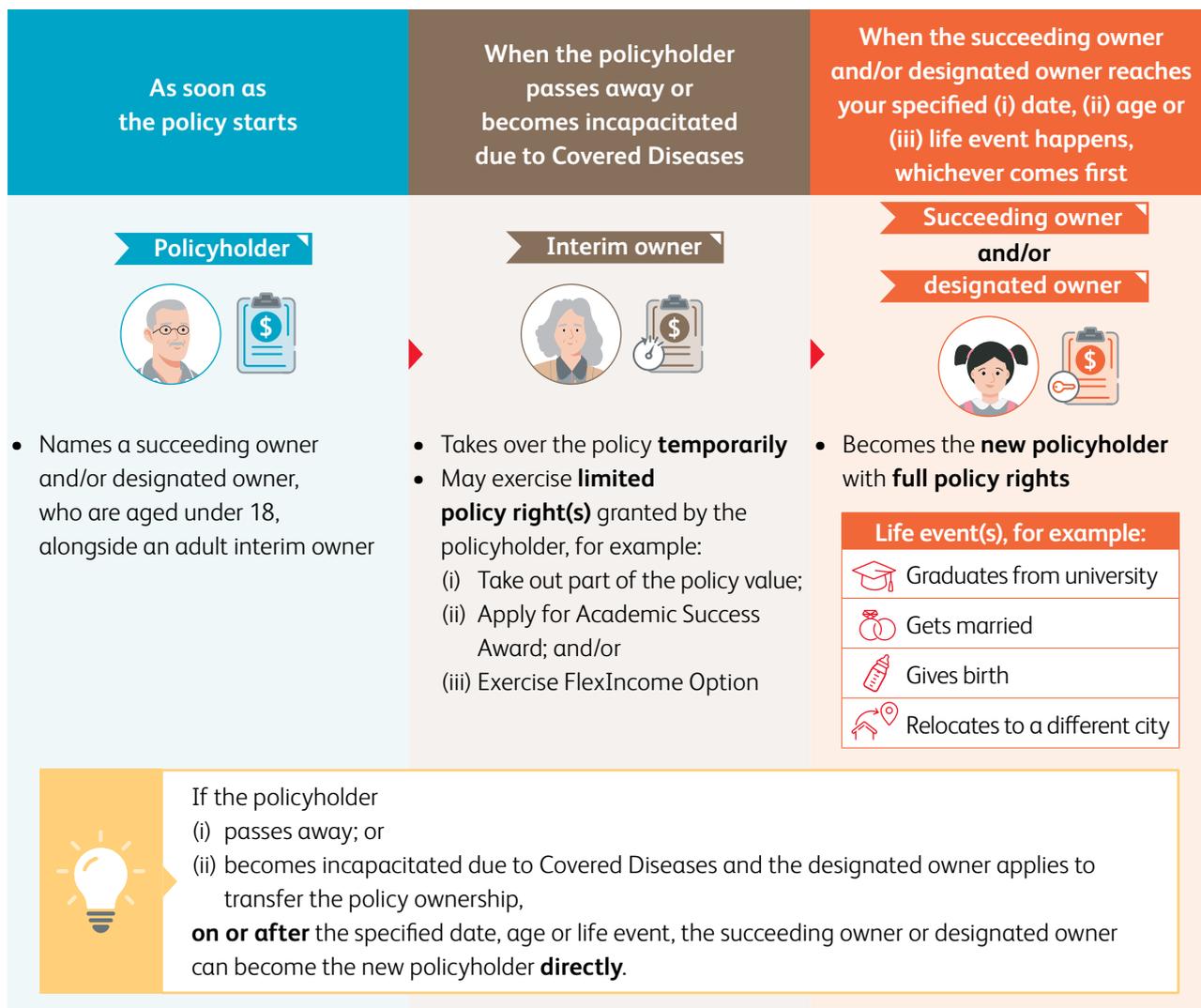
You can find more about our "Incapacity Option" including the full list of our Covered Diseases and how we calculate the Benefit Payout amount in the "More about the series" section below.



Let your young child take full control at the right time

Worried your child is too young to take over the policy? If you name your **young child**, who is aged under 18, as the **succeeding owner and/or designated owner** under the Incapacity Option – Ownership Transfer, our **Most comprehensive solution** **Interim Owner Option** enables you to appoint an **interim owner** to **temporarily manage** the policy, with **limited policy rights** chosen by you. This safeguards the policy until your child is **mature** enough to succeed your asset at a specified date, age or life event.

The succeeding owner and/or designated owner **must be aged 18 or above** when they take over the policy



You can **appoint, change** or **remove** the **interim owner as many times as you wish** as long as there is only 1 interim owner at a time for each policy. If you remove the interim owner, the succeeding owner and/or designated owner will also be cancelled.

The diagram above lists out certain key features of the Interim Owner Option and is for illustration purpose only. The determination of a new policyholder and the transfer of policy ownership must fulfil the relevant requirements for the succeeding owner, designated owner and interim owner. You can find more about our “Interim Owner Option” in the “More about the series” section below.

Click [here](#) or scan the QR code to explore application examples of the Interim Owner Option:



Good to know – Interim Owner Option

If both a succeeding owner and a designated owner are named, they must be the same person; and if that person is a young child aged under 18 at the time of appointment, you must appoint the same interim owner.

Extend your commitments

Because your commitments don't end as your child enters adulthood, our thoughtful life protection and **Guaranteed Insurability Option** empower your child to build their own legacy and secure their family's future with confidence.





Enlighten your child's path from pregnancy and beyond with life protection

Every dream begins with a little spark. Our **Prudential Enlight Savings Insurance Series** is designed to be your first and lifelong commitment – empowering your child to shine. Starting **First-in-market** as early as your **20th week of pregnancy**, **Prudential Baby Enlight Savings Insurance** offers life protection to your newborn right from birth **even against congenital conditions**, and continues to safeguard their whole life.

We will pay at least **180%** of the notional amount as a **Death Benefit**, less any amount you owe us, to the beneficiary if the life assured unfortunately passes away while the plan is in force.

	 Life assured	 Compassionate Benefit (applicable when the life assured is the expectant mother)	 Death Benefit (applicable when the life assured is the child)
 Prudential Baby Enlight Savings Insurance	<ul style="list-style-type: none"> • Pregnancy: Expectant mother • After birth: Newborn 	<ul style="list-style-type: none"> • 105% of the first year premium for the loss or death of the foetus 	<ul style="list-style-type: none"> • Within 180 days after birth: 20% of the Death Benefit • After 180 days after birth: 100% of Death Benefit
Prudential Enlight Savings Insurance	<ul style="list-style-type: none"> • Newborn to age 17 		<ul style="list-style-type: none"> • 100% of Death Benefit

Under **Prudential Baby Enlight Savings Insurance**, the registration of the newborn must be completed no later than 14 days before the 1st policy anniversary. The life assured will be changed to your child since birth once it is approved.

You can find more about our “Compassionate Benefit” and “Death Benefit and its settlement option” in the “More about the series” section below.



Guaranteed option to take out a new whole-life plan with cash value

As your child grows, so will their insurance needs. That's why the series offers a **Guaranteed Insurability Option** – allowing your child, as the life assured, to **take out a new whole-life insurance plan** with cash value (that we will specify when this option is exercised), **no need to give us any health information**, as they reach any of these moments:

- Receive the guaranteed cash coupon; or
- Reach age 25/30/35

So, you can rest assured that they will continue to enjoy long-term protection even if their health condition changes.

The new policy can provide life cover up to 3.6 times of their prevailing policy's notional amount. The total sum assured of the new policies exercised from this option under the plans in this series covering the same life assured should not exceed USD 500,000, regardless of where we issued them. The life assured can only exercise this option once per policy.



Empower your child to shape their legacy with a customisable Death Benefit payout

One day, your child will also begin to have their own financial planning and caring for those they love. With our flexible legacy planning tools, they can **tailor how the Death Benefit is paid**, while the life assured is still alive, in one of the following ways:

1. One **lump sum** payment
2. **Monthly instalments** over 10, 20, 30 or 40 years
3. A **mix** of both – pay the percentage of the Death Benefit in a lump sum then the remaining balance in monthly instalments
4. **FlexLegacy** – tailor how and when the payments are paid to suit family's circumstances and needs

When we approve the Death Benefit claim, any Death Benefit unpaid will earn a non-guaranteed interest.

You can find more about our “Death Benefit Settlement Option” including the full list of our specified life events in the “More about the series” section below.

Click [here](#) or scan the QR code to explore application examples of the Death Benefit Settlement Option:





Supplementary benefits to enhance your protection

Every child's journey is different, and so is their protection. By paying additional premiums, you can help your child to choose from a range of supplementary benefits, to enhance their protection against critical illness, extra medical expenses, disability and accidents.

Good to know

Exercising the plan's benefits or options, especially changing the policyholder, may affect its other benefits or options. You can find more details in the relevant areas under "More about the series" section below.

Remarks:

We base our statement about the feature of our plan being "first-in-market" on our understanding and interpretation of current market information, by comparing with other publicly available non-critical illness whole-life insurance plans issued by major Hong Kong life insurance companies for individual customers as at 24 December 2025.

The above description of "highest-in-market" refers to the total guaranteed cash coupon payout as of the 18th policy anniversary. We base our statement on our understanding and interpretation of current market information, by comparing with other publicly available whole-life savings plans with cash payment issued by major Hong Kong life insurance companies for individual customers as at 24 December 2025. The above explanation is based on a 5-year payment term, a USD policy with a total premium of USD 50,000, and assumes no policy changes have been made.

Our statement about the plan's Interim Owner Option being "the most comprehensive solution" refers specifically to its feature allowing an interim owner temporarily manages the policy for the minor succeeding owner or designated owner if the policyholder passes away or becomes incapacitated, while also enabling succession at a specified date, specified age, or occurrence of designated life event. We base the statement on our understanding and interpretation of current market information regarding other publicly available savings and life insurance plans issued by major Hong Kong life insurance companies for individual customers as at 24 December 2025.

How does the plan work?

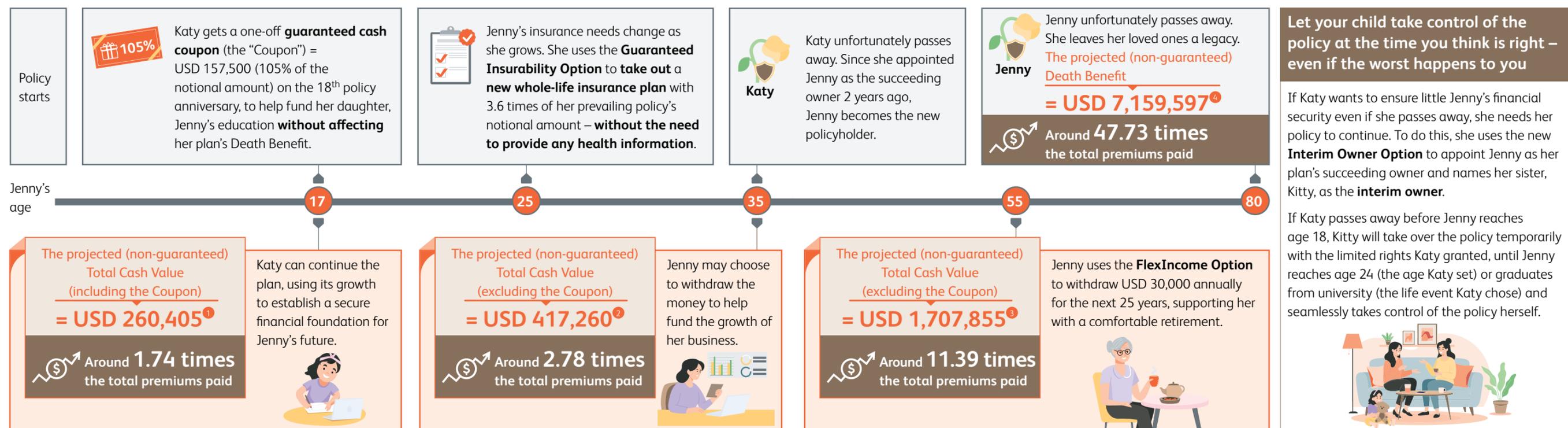
Case – A promise of guaranteed financial security and lifelong protection for your unborn child

Katy, a 30-year-old mom-to-be, takes out **Prudential Baby Enight Savings Insurance** when she is 20 weeks pregnant to protect and care for her unborn daughter, Jenny.

Katy aims to:

- Support Jenny’s education with a guaranteed cashflow
- Provide her with lifelong protection right from birth, even against congenital conditions
- Give her the financial security she needs for her future

Policy details	
Policyholder:	Katy
Life assured:	Before birth – Katy After Jenny's birth – Jenny
Premium term:	5 years
Notional amount:	USD 150,000
Annual premium:	USD 30,000
Total premiums:	USD 150,000



Breakdown of 1 2 3 4 :

Projected Total Cash Value on the 18th policy anniversary

USD	Guaranteed cash coupon	Guaranteed cash value	Non-guaranteed Terminal Bonus
1	= 157,500	+ 17,079	+ 85,826

Projected Total Cash Value after paying the guaranteed cash coupon

USD	Guaranteed cash value	Non-guaranteed Terminal Bonus
2	= 21,519	+ 395,741
3	= 26,781	+ 1,681,074

Projected Death Benefit

USD	180% of notional amount	Non-guaranteed Terminal Bonus
4	= 213,158	+ 6,946,439

About Jenny’s policy

- The policy rights granted by the policyholder to the interim owner are subject to the specific features of the product. There are more details on the application form.
- If you exercise the FlexIncome Option, we will withdraw the policy values in a designated sequence. This will reduce the future value and may reduce the notional amount (a “partial surrender”) of your policy. For details, please refer to the “FlexIncome Option” in the “More about the series” section below.
- The non-guaranteed Terminal Bonus is estimated based on our current bonus scale in light of the current investment return. The case and all the figures mentioned here are for illustration only and are not an indicator of future performance. Actual returns may be higher or lower subject to investment.
- The above calculations assume no policy loan is made, and all the other benefits or options not stated in the case are not exercised while the policy is in effect. The figures in the above case may differ slightly from the actual amounts due to rounding differences.
- Applications for exercising the above-mentioned benefits or options are subject to our approval and may affect the policy’s other benefits or options.